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The Hemz-Banner.com

WEDNESDAY, JANUARY 3, 2024

BLUFFTON, INDIANA · Wells County's Hometown Connection

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Bluffton's Redevelopment Commission members were sworn into office Tuesday. Pictured from left to right are Mayor John Whicker, Sarah Reed, Josh Hunt, Tony Crowell, Michelle Simon, Rick Elwell, Janella Stronczek and Blake Fiechter. Scott Mentzer and Chandler Gerber were sworn in via Zoom, with Mentzer on the left and Gerber on the bottom of the screen. Whicker, Reed, Crowell, Simon and Fiechter will not be serving on the board. (Photo by Jonathan Snyder)

Board of Works, Common Council start 2024 with approvals for amendments and expenses

By JONATHAN SNYDER

The Board of Public Works and Safety ensured the ability to pay any outstanding bills in 2024, while the Bluffton Common Council approved the Wells County Area Plan Commission's ordinance amendments on Tuesday.

The Board of Works made sure that any purchase orders created

and approved in 2023 can still be paid in 2024. These remaining expenses total out to \$236,620.46. Over \$55,000 of these funds are coming from the American Rescue Plan Act, a pool of funds given out in 2021 to help cities recover from the effects of the COVID-19 pandemic

Over \$43,500 is yet to come

out of the general fund, over \$1,500 from the Motor Vehicle Highway Fund, approximately \$56,500 from the Parks and Recreation Department, and just under \$76,800 from the County Economic Development Income Tax Fund. Just under \$3,000 is coming out of the Rainy Day fund to help (Continued on Page 2)

Two kidnapping suspects will be extradited to Wells

A third to remain in Wisconsin pending another hearing

By SYDNEY KENT

Two of the three South Dakota suspects charged in the kidnapping of an 11-year-old from Zanesville will voluntarily return to Indiana to face their charges. The extradition hearing, held in a Wisconsin courtroom, was live-streamed on wkow.com on Tuesday.

One suspect, Zachary Delozier, 29, has requested a public defender to assist in his case. Delozier is scheduled for an additional hearing at 2 p.m. Friday, Jan. 5.

"Honestly I just wish I had more legal advice and guidance on this one," Delozier said during the hearing. "It's not that I don't want to go back — I just don't want to screw myself."

The judge advised each of the suspects that the Wells County Sher.

The judge advised each of the suspects that the Wells County Sheriff's Department is seeking to extradite them to Indiana for the crimes they committed.

Isaiah Schryvers, 23, and Sara Gaudino, 22, both agreed to return to the state voluntarily.

On Saturday, a Silver Alert was issued for an 11-year-old girl after she was reported her missing. Eyewitness reports indicated the child had potentially left in a white Dodge Caravan. The vehicle was then spotted the next day nearly 350 miles away in Barneveld, Wisconsin.

Delozier, Schryvers and Gaudino face up to six years in prison for a Level 5 felony for kidnapping. There are not currently any hearings scheduled in the Wells Circuit Court. The News-Banner will continue to follow this story for updates.

sydney@news-banner.com

Commissioners shake-up leadership, discuss county jail construction delays

By HOLLY GASKILLThe final renovation items at the Wells

County Jail remain to be completed more than a year from its official completion date.

Sheriff Scott Holliday told the County

Commissioners in December that representatives from Ameresco, the company in charge of the project, had contacted about wrapping up billing. Holliday said he did not want to do so until the final punch list items were complete.

On Tuesday, Holliday said a representative may be present at the commissioners' Jan. 16 meeting to discuss final billing. County Attorney Ted Storer affirmed the county could not comply until the work had

been completed, and Commissioner Jeff Stringer indicated there could be lessened payment for late work.

The remaining items do not interrupt daily operations, Holliday reported. For example, the HVAC system in the intake and conference rooms has not been regulated for winter, and the temperature swings constantly.

As of Tuesday, there were 67 inmates in the jail, 29 of which were pre-trial holds from the Wells County Circuit Court, 17 from the Superior Court, 13 from the Department of Correction and four Level 6 felons.

(Continued on Page 2)

Follow the concrete path

Pavement has been poured in the alley-way between Market and Perry streets as part of Bluffton NOW's "Downtown Pathways" project. (Photo by Holly Gaskill)

Child care legislation is coming, but pricey ideas iffy

Advocates are optimistic that interim recommendations will get traction – but, "I've been wrong before," one says

By LESLIE BONILLA MUÑIZ Indiana Capital Chronicle

Indiana lawmakers expect to file and advance significant child care legislation during the upcoming session, after years of advocacy from Hoosier parents, child care providers and worker-strapped businesses.

But it's unclear how ideas with price tags will fare in a non-budget year, with leaders intent on keeping the state's coffers firmly shut.

Sen. Ed Charbonneau, the architect of numerous expansive pieces of health care legislation, admitted he was surprised when his health-focused interim committee was tasked with finding solutions to the lack of available and affordable child care.

"It certainly opened my eyes to how big an issue it is," he told the Capital Chronicle. "... Child care is an infrastructure issue for the state of Indiana because it affects every aspect of our economy." He plans to carry a bill incorporating as many of the 10 recommendations as pos-

sible. Some come with a cost.

Assuaging Indiana's child care crisis will "take money," said Charbonneau, R-Valparaiso. But he wants the bill he files to come back clean: \$0.

"I don't want to take a chance on the bill moving along — and everybody happy — (and) it get skewered because of the fiscal impact," he said.

But he said he believed — personally — that the bill could be among leadership's priority bills. Leaders have said there will be fewer this session to signal a "less is more approach."

Child care unavailable for most kids

Indiana's 4,195 regulated child care providers can serve about 206,000 kids when operating at full steam. That's according to data from Brighter Futures Indiana, a part(Continued on Page 2)

States and Congress wrestle with cybersecurity

New warnings come after Iran attacks small town water utilities

By MARC LEVY Associated Press

Associated Press
HARRISBURG, Pa. (AP) — The tiny

Aliquippa water authority in western Pennsylvania was perhaps the least-suspecting victim of an international cyberattack.

It had never had outside help in protecting its systems from a cyberattack, either at its existing plant that dates to the 1930s or the new \$18.5 million one it is building.

Then it — along with several other water utilities — was struck by what federal

authorities say are Iranian-backed hackers targeting a piece of equipment specifically because it was Israeli-made.

"If you told me to list 10 things that would go wrong with our water authority, this would not be on the list," said Matthew Mottes, the chairman of the authority that handles water and wastewater for about 22,000 people in the woodsy exurbs around a one-time steel town outside Pittsburgh.

The hacking of the Municipal Water (Continued on Page 2)

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Outside



Weather deja vu: Cloudy and cold again

TodayThursdayFridayHigh 37High 33High 37Low 24Low 20Low 27

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Board of Works, Common Council

pay these leftover bills.

The board also approved the Electric Distribution Department's request to spend \$37,135 on a 2020 Chevrolet Colorado truck. Last month, the board allowed the department to look for a new vehicle to replace its aging 1996 GMC Sonoma.

The new truck only has 22,000 miles on it, which was an attractive selling point for board members Mayor John Whicker, Josh Hunt and Scott Mentzer, who joined the meeting via Zoom. Hunt mentioned that other similarly capable trucks being sold today have about 50,000 more miles on them.

"I think it fits the bill for the long term," said Hunt.

In addition, the board approved a merit raise for Bri Lautzenheiser of the Clerk's Office. She will be receiving a \$1.50 per hour raise due to her reclassification as chief deputy, a role that she has taken the duties of for the past three months.

While the Board of Works looked after personnel and department changes, the Common Council took a wider view of changes involving the city.

The council approved amendments to the Wells County zoning and subdivision control ordinances. These amendments were

discussed and given a do pass recommendation on Dec. 8.

Executive Director of the Area Plan Commission Mike Lautzenheiser presented the amendments, which include a redefinition of what junk is, the requirement for any violation reports to be signed by the person with the complaint, and new processes for how divisions of minor subdivisions are approved.

Although the amendments were unanimously approved by council members Hunt, Mentzer, Rick Elwell, Janella Stronczek, Sarah Reed, Blake Fiechter and Chandler Gerber, clarification was needed for the

complaint process.

Lautzenheiser assured the board that no personal information would be collected aside from the name of the person making the complaint, and that officials submitting complaints on behalf of citizens would leave the official to sign the document.

The council also approved investing any extra money into Bluffton's local banks. This is a yearly recurrence and states that the city will invest in First Bank of Berne, First Merchants Bank, Farmers and Merchants Bank, and Flagstar Bank alongside any other institution deemed eligible.

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Weather

Wednesday, January 3, 2024 (24-hour observations at 8:23 p.m. Tuesday) High: 31, Low: 28, Precipitation: None Wabash River Level (at the Main Street bridge): 1.23 feet at 9:45 p.m. Tuesday

Wells County forecast

Today: Cloudy, with a high near 37. Southwest wind around 10 mph.

Tonight: Mostly cloudy, with a low around 24. Northwest wind around 10 mph.

Thursday: Sunny, with a high near 33. North wind 5 to

Thursday Night: Partly cloudy, with a low around 20. Northeast wind around 5 mph becoming south after midnight.

Friday: Partly sunny, with a high near 37. **Friday Night:** Mostly cloudy, with a low around 27.

Saturday: Snow likely. Mostly cloudy, with a high near 36. Chance of precipitation is 60 percent.

Saturday Night: A 20 percent chance of snow before 1 a.m. Mostly cloudy, with a low around 25.

Sunday: A 20 percent chance of snow before 1 p.m. Mostly cloudy, with a high near 37.

Sunday Night: Mostly cloudy, with a low around 27. **Monday:** Mostly cloudy, with a high near 40.

Monday Night: Rain likely, possibly mixed with snow. Cloudy, with a low around 33.

Tuesday: Rain likely, possibly mixed with snow. Mostly cloudy, with a high near 44. Breezy.

Commissioners

(Continued from Page 1)

Meanwhile, Highway Supervisor Shawn Bonar reported significant work has been completed on the new county highway garage. Bonar has walked through the property to identify final items and expects construction will be completed in February on schedule. Some equipment has already been moved into the cold storage building.

Bonar said the department has also been able to continue road conversion work, given the amenable weather.

As their first meeting of the year, the commissioners reorganized the board's leadership. Commissioner Mike Vanover motioned for Stringer to serve as the board's president and he as the board's vice president, trading places from the previous leadership. This was seconded by Commissioner Blake Gerber and passed unanimously.

Preceding their regular meeting, the commissioners agreed to retain their organization of the drainage board. They also approved suspending the collection of the following watersheds: Gregg, Griffin, Hunnicutt, Hupp, Kasler, Lee No. 1, Messick No. 2, Prairie Creek Extension, Simmerman, Solomon First, Somers, Sprang, Tewell and Upper Somers.

Other items were:

• Jennifer Brink, 920 River Rd. in Bluffton, encouraged the commissioners and health board to hold additional meetings to discuss Health First Indiana. The county can opt-in for the second year of health department funding until June 1; the state has allocated \$150 million through the program in

 Clarence Ostrander, 1533 W Cherry St. in Bluffton, asked for an update regarding a county-owned property adjacent to his. Thomas previously told the commissioners he had solely maintained the property for a while and wanted ownership of the land. Gerber advised the county was working on the matter, but that it would take some time to sort out.

• The commissioners tabled a decision regarding the county's ADA coordinator and agreed to maintain its current appointments to the Chamber of Commerce and Economic Development boards.

 The commissioners approved Resolution 2024-01 to allow a Northern Tool and Equipment credit account for equipment purchases.

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Child care legislation

(Continued from Page 1)

nership between the state's Family Social Services Administration and Early Learning Indiana.

But those providers would meet just 41 percent of the demand, as an estimated 502,000 Hoosier children may need child care.

And some providers aren't running at full capac-

Early Learning Indiana, for example, manages 13 early learning centers in Marion and Tippecanoe counties. It serves 1,000 children daily, said President and CEO Maureen Weber — but 15 percent of its seats are closed off as staffing challenges strangle operations.

"It's a challenge for our bottom line and our mission," she said.

Parents who can find open seats may encounter costs that eat up significant chunks of income.

Full-time child care costs a stunning \$660 monthly on average in Indiana, according to Brighter Futures. The calculation includes all age groups; care for infants (\$790 monthly) is the most expensive and drops as chil-

dren age. The average annual cost was just 6.4 percent of the median Floyd County household income — the lowest — and 15.8 percent of the median Delaware County household income the highest.

Lawmakers last session raised income eligibility for two key child care subsidies, growing the pool of parents who qualify, and raised reimbursement rates to providers.

They also authorized expansion grants to providers alongside a new employer-sponsored child care fund and employer child care expenditure credit.

Legislative leadership has signaled an appetite for more change.

"Frankly, we've regulated ourselves into this problem," House Speaker Todd Huston said at a November session preview.

Recommendations run the gamut

Charbonneau's interim committee heard four hours of presentations, testimony and discussion in August.

Committee members and stakeholders coalesced around recommendations split into four categories.

To speed up a third-party evaluation of the child care system, the group suggested moving up the Indiana Early Learning Advisory Committee's due date and having FSSA adjust its regulations

ELAC released the first evaluation on the state's

quality ratings system with initial recommendations for new standards — in December. The second evaluation is in progress.

FSSA's Office of Early Childhood and Out-of-School Learning said it was "working with a vendor to develop external and internal policies that drive consistency and equity across programming types, while remaining compliant with federal regulations" and that it's still reviewing recommendations from the interim committee and a licensing workgroup.

"The interim study recommendation accelerated that timeline because I do think there's an urgent need to streamline the requirements for early learning settings," said Weber, who also chairs ELAC. She was optimistic the idea would become binding and was planning accordingly.

"The new date, I believe, requires us to have that done by May 1 of next year. So it will be receiving our full attention in the first quarter," Weber said.

To ease the system's workforce shortage, the committee recommended making child care workers at licensed programs categorically eligible for public child care subsidies, allowing Hoosiers to seek tuition and fee coverage for child care credentials under the existing Workforce Ready Grant, and reducing certain workforce age requirements.

Indiana has previously focused largely on the demand side of the child care shortage equation, said Samuel Snideman, a vice president of government relations for the United Way of Central Indiana. The organization leads the Early Education Works Coalition.

"We can't serve more families if providers can't open seats," he said. "... All the subsidies in the world don't mean anything if there's no place to use them.'

Weber said child care workers often struggle to find care for their own children while they're on the job. Making them all eligible for federal Child Care and Development Block Grant money or state On My Way Pre-K vouchers could help.

Snideman added that the change could entice back workers who left the industry because of their own care responsibilities or low wages.

"If the state doesn't want to get involved in actual pay conversations around what child care workers make, it's really important that we find ways to get and keep more money in child care workers pockets so that they can still have a decent quality of life," he said.

To expand access in "hard-to-serve" areas, the committee proposed piloting a micro-center model, in which one "hub" handles administrative services for a multitude of small centers. FSSA should also allow background checks done at one of a provider's locations to be valid at its other locations, and should establish mobile fingerprinting, the committee said.

And to boost datainformed decision-making, FSSA should publish a monthly data dashboard and along with the Department of Revenue — document the outcomes of the employersponsored child care fund and expenditure credit. The group suggested that the Indiana Economic Development Corp. provide lawmakers updates on child care support funds associated with a major state economic development grant program and a recent federal microchip law.

Navigating price tags

Agencies can often accommodate smaller regulatory and data requests with their current staffing levels, resulting in proposals with little to no fiscal impacts.

But increasing the pool of Hoosiers who qualify for public child care help could come with additional costs.

'We're still working on that," Charbonneau said. 'We don't have a final it's still bouncing back and forth between folks. That's one that may have to be looked at yet.'

Snideman said about half of child workers are already income-eligible for the support, and that the state typically doesn't max out the money it's appropriated for those programs.

The pilot, however, could cost more - unless lawmakers find creative funding solutions.

Charbonneau said the pilot concept was still under consideration, but similarly bouncing between groups of people.

"It hasn't been easy to come up with the language," he said. "But I think we're getting close.'

Once the draft is finalized, he can submit it to the nonpartisan Legislative Ser-

vices Agency to generate a fiscal impact statement.

Key lawmakers have repeatedly said they want to keep the budget closed. And a surprise \$1 million hole in Medicaid funds discovered in December could cement that approach, with Senate Appropriations Chair Ryan Mishler commenting, "That's why we have a budget every other year."

"There's been a philosophical decision to not do anything, supposedly, that impacts the budget this session from the majority party. I don't know that we'll be able to make much of a dent this year, although it is truly a crisis for our state, for our families and for our economy," said Rep. Carey Hamilton, D-Indianapolis. She's the House Democratic caucus' point person on child care.

She said she would continue to support a child care tax credit, although House bill filing rules mean that could come in the form of amendments.

Is this the year?

Charbonneau emphasized the unanimous approval of the 10 recommendations by representatives of all four Statehouse caucuses and the collaboration with a range of stakeholders during drafting.

"I hate to say: hopefully this goes without a lot of significant opposition. I don't know what the opposition would be," he said.

Advocates were hopeful. "I've heard from legislators who are definitely aware of those recommendations and I am optimistic that we'll see language around all of those things," Weber said.

But, she said with a laugh, "I've been wrong before — I'm optimistic. I didn't say I'm certain."

Snideman, for his part, called himself "perhaps pathologically optimistic' for anticipating substantial bipartisan support.

Others were more skepti-

"I hope we can start to really move the needle. I don't see it happening this year, unfortunately," Hamilton said. "In the next budget cycle, we need to make

Cybersecurity ties fought bills backed by

(Continued from Page 1) Authority of Aliquippa is prompting new warnings from U.S. security officials at a time when states and the federal government are wrestling with how to harden water utilities against cyberattacks.

The danger, officials say, is hackers gaining control of automated equipment to shut down pumps that supply drinking water or contaminate drinking water by reprogramming automated chemical treatments. Besides Iran, other potentially hostile geopolitical rivals, including China, are viewed by U.S. officials as a threat.

A number of states have sought to step up scrutiny, although water authority advocates say the money and the expertise are what is really lacking for a sector of more than 50,000 water utilities, most of which are local authorities that, like Aliquippa's, serve corners of the country where residents are of modest means and cybersecurity professionals are scarce.

Besides, utilities say, it's difficult to invest in cybersecurity when upkeep of pipes and other water infrastructure is already underfunded, and some cybersecurity measures have been pushed by private water companies, sparking pushback from public authorities that it is being used as a back door to privatization.

Efforts took on new urgency in 2021 when the federal government's leading cybersecurity agency reported five attacks on water authorities over two years, four of them ransomware and a fifth by a former employee.

At the Aliquippa authority, Iranian hackers shut down a remotely controlled device that monitors and regulates water pressure at a pumping station. Customers weren't affected because crews alerted by an alarm quickly switched to manual operation — but not every water authority has a built-in manual backup system.

With inaction in Congress, a handful of states passed legislation to step up scrutiny of cybersecurity, including New Jersey and Tennessee. Before 2021, Indiana and Missouri had passed similar laws. A 2021 California law commissioned state security agencies to develop outreach and funding plans to improve cybersecurity in the agriculture and water sectors.

Legislation died in several states, including Pennsylvania and Maryland, where public water authoriprivate water companies to force them to upgrade various aspects of their infrastructure, including pipes and cybersecurity measures. Private water companies

say the bills would force their public counterparts to abide by the stricter regulatory standards that private companies face from utility commissions and, as a result, boost public confidence in the safety of tap water.

"It's protecting the nation's tap water," said Jennifer Kocher, a spokesperson for the National Association of Water Companies. "It is the most economical choice for most families, but it also has a lack of confidence from a lot of people who think they can drink it and every time there's one of these issues it undercuts the confidence in water and it undercuts people's willingness and trust in drinking it."

Opponents said the legislation is designed to foist burdensome costs onto public authorities and encourage their boards and ratepayers to sell out to private companies that can persuade state utility commissions to raise rates to cover the costs.

"This is a privatization bill," Justin Fiore of the Maryland Municipal League told Maryland lawmakers during a hearing last spring. "They're seeking to take public water companies, privatize them by expanding the burden, cutting out public funding.

For many authorities, the demands of cybersecurity tend to fade into the background of more pressing needs for residents wary of rate increases: aging pipes and increasing costs to comply with clean water regula-

One critic, Pennsylvania state Sen. Katie Muth, a Democrat from suburban Philadelphia's Montgomery County, criticized a GOPpenned bill for lacking fund-

ing.
"People are drinking water that is below standards, but selling out to corporations who are going to raise rates on families across our state who cannot afford it is not a solution," Muth told colleagues during floor debate on a 2022 bill.

Pennsylvania state Rep. Rob Matzie, a Democrat whose district includes the Aliquippa water authority, is working on legislation to create a funding stream to help water and electric utilities pay for cybersecurity upgrades after he looked for existing funding and found none.



OBITUARIES

Darlene Kay Coulardot, 74

Darlene Kay Coulardot, 74, of Markle, passed away Thursday, Dec. 29, 2023. She was born March 31, 1949, a daughter of the late Paul and Helen (Mudrack) Ford.

She was a devoted member of Queen of Angels, then St. Aloysius Catholic Church. She enjoyed Club with her girlfriends, reading, going on road trips, and spending time with family. Most of all she was a servant of the Lord and cared for everyone.

Darlene is survived by her husband of 56 years, Steven Coulardot; sons, Corey (Stacey) and Neal (Monica) Coulardot; grandchildren, Mathew (Breanna) Coulardot, Cady Coulardot, Shannon Dunn and Erin Dunn; great-grandchildren, Zayne Dunn and Adalyn Grace Coulardot; and siblings, Kathleen Habeger and Jeffrey (Angela) Ford.

A Mass of Christian Burial will be held at

11:00 a.m., Thursday, Jan. 4, 2024 at St. Joseph Catholic Church 1300 North Main Street Bluffton, Indiana 46714, with visitation one hour prior. A rosary service will be held at 9:30 a.m. Visitation will also be held

from 4:00 p.m. to 8:00 p.m., Wednesday, Jan. 3, 2024 at Elzey-Patterson-Rodak Funeral Home 120 West Mill Street Ossian, Indiana 46777.

Memorial contributions may be made to St. Aloysius Catholic Church or Stillwater

Condolences may be left online at www.

elzey-patterson-rodak.com.

Ned Smith Emshwiller, 78

on Friday evening, Dec. 29, 2023. Ned was born on April 14, 1945, in Bluffton to Fred Craven and Helen Arlene (Smith) Emshwiller. He graduated from

Ned Smith Emshwiller, 78, passed away

Bluffton High School with the class of 1963. He went on to study and graduate from Ball State University in 1967 with a bachelor's degree in Accounting. He served as the Owner/CPA of Emshwiller & Emshwiller with his brother Fred (Joe) until retirement in 2008. Ned served our country in the U.S. Army, serving 14 months in Vietnam.

On June 11, 1967, he married Judith (Judy) Reeves. They shared 56 years of marriage. Ned always prioritized family. He was very active in the lives of his children and grandchildren. He loved to spend time with them, cheer them on in their sports and activities, and travel with them on vacation. Ned also enjoyed spending time with his extended family and frequently hosted get-togethers.

Before moving to Muncie in 2010, he was active in the Bluffton community. He was also very active in the Ball State Alumni Association, where he served many roles, including president. He loved attending Bluffton High sports and activities and carried that love to Ball State, where Ned and Judy attended football and basketball games along with plays and musicals. He was a wonderful man with an amazing heart.

Ned is survived by his wife, Judy,

Steven Clyde Evans, 71, of Bluffton,

passed away Saturday morning, Dec.

30, 2023, at River Terrace Retirement

Sharing the same birthday as his father,

but 23 years apart, Steve was born in

Rochester, on March 16, 1952, to Gerald

Clyde Evans and Juanita I (Rose) Evans

Steve's mother preceded him in death in 2020, and his father passed away just a

few hours after Steve, on Saturday, Dec. 30.

a machinist for Fort Wayne Metals for

22 years until retiring in 2017. He was

a member of NIDAC and an avid IU

basketball fan. He also loved playing

volleyball and softball. He will be

remembered as a very supportive dad and

grandpa, who never missed any of his

Survivors include two sons, Andy (Angie)

Employers, community groups

get \$18.1M in child care grants

won grants, 33 will provide

on-site child care and anoth-

er 13 will offer tuition ben-

efits to their workers. The

remaining 18 entities quali-

fied for other grant uses,

such as reserving child care

seats for employees at part-

amount, \$750,000, went

to 30 large employers with

1,000 or more employ-

ees and another 25 mid-

sized businesses — those

with between 100 and 999

employees — received \$350,000. The remaining

nine small companies had

between 20 and 99 employ-

ees and received \$50,000

all the inventive approaches

to child care come to life

in communities across the

state, and partnering with

more businesses, commu-

nity groups and schools on

this important, collaborative

effort to support children,

their families and the state's

economy," said Courtney Penn, the FSSA director of

the Office of Early Child-

hood and Out-Of-School

Learning. "Birth to age 5

are the most critical in a

person's life, and now more

of our next generation will

receive early education that

is crucial to their brain and

of Commerce, which has

included child care efforts

among its legislative priori-

ties before, partnered with

The Indiana Chamber

social development."

"I look forward to seeing

The largest award

ner centers.

kids' and grandkids' activities and events.

DOWNARD

Indiana Capital Chronicle

community groups and

school corporations around

the state will receive grants

geared toward shoring up

the state's beleaguered child

care system after lawmak-

ers established a \$25 million

to 64 entities in late Decem-

ber is the first wave of

applicants to receive grants

and qualifies for 72% of

the fund. In November, the

Family and Social Services

Administration announced

it would consider a second

round of applications, which

will be publicized early this

lighted the role of employ-

ers, who encounter hiring

difficulties when potential

workers can't secure child

know first-hand the criti-

cal needs of their employ-

ees, and those who are best

positioned to partner in

their communities, to cre-

ate child care solutions for

their workforce, and they

delivered," Holcomb said in

a release. "This effort har-

nesses the combined efforts

of businesses, community

groups, and schools that

want to support working

Hoosiers' careers and our

youngest learners across the

Of the 46 businesses who

"We wanted those who

Gov. Eric Holcomb high-

The \$18.1 million award

fund in 2023.

Dozens of businesses,

A 1971 graduate of South Side High School in Fort Wayne, Steve worked as

Steven Clyde Evans, 71



Kendall Hollems and Riley Emshwiller-Sowards. He is also survived by his brother Kent (wife, Jean) Emshwiller of Bluffton, along with his sister, Ann (husband, Ken) Taylor of Washington. He is preceded in death by his sister, Beth McCarty, and brother, Fred (Joe) Emshwiller.

Family and friends may call from 5-7 p.m. Thursday, Jan. 4, 2024, and from 10-11 a.m. Friday, Jan. 5, 2023, at Elm Ridge Funeral Home.

Services will be held at 11 a.m. Friday, Jan. 5, 2023, at Elm Ridge Funeral Home, 4600 West Kilgore Avenue, in Muncie, Ind.

In lieu of flowers, memorial contributions may be made to the Ball State University Foundation, re: Ned Emshwiller-Cardinal Excellence Fund, 2800 West Bethel Avenue, Muncie, Indiana 47304, or donate online at bsu. edu/give. In the comments section, kindly mention "In Memory of Ned Emshwiller."

Fond memories and expressions of sympathy may be sent to the family at www.elmridgefuneralhome.com.





at 6 p.m. Kody Kumfer will officiate. In lieu of floral tributes and gifts, memorial contributions may be made to Forgotten Children Worldwide.

& Harnish Memorial Chapel in Bluffton,

followed immediately by a funeral service

Online condolences may be made at

www.goodwincaleharnish.com.



City: Friday, 2:17 p.m., 1000 block of Granary Court.

Report of scam through Pay-Friday, 3:31 p.m., 300 block of West Dustman

Road. Report of battery. Friday, 5:51 p.m., Capri

Meadows. Report of a man standing in the caller's parking spot. Friday, 7:47 p.m., 300

block of West Miller Street. Report of a protection order violation.

Friday, 9:17 p.m., Capri Meadows Apartments. Caller reported paint thrown on office door.

Saturday, 12:48 a.m., 30 block of Westgate Road. Welfare check requested for subject; everything was

Saturday, 9:13 a.m., 900 block of West Washington Street. Caller reported dog barking for several hours. Saturday, 11:13 a.m.,

Dairy Queen. Officer located subject at Little Caesar's and warned him for trespassing at Dairy Queen. Saturday, 1:16 p.m., 200

block of East Market Street. Caller reported damage to fence and trash can.

Saturday, 3:06 p.m., 2800 East 250 North. Report of verbal altercation.

Saturday, 4:04 p.m., Capri Meadows. Officer assisted citizen with figuring out titling for a motorcycle.

block of East 200 South. Caller reported lights on in abandoned house. Sunday, 12:57 a.m., 1200

Saturday, 7:06 p.m., 1000

block of Lancaster Street. Report of a loud animal noise. Sunday, 1:46 a.m., 1400

block of West Washington Street. Welfare check requested for subject. Sunday, 2:35 p.m., Pak A

Sak South. Report of a toddler on side of road. Parents

Sunday, 10:30 p.m., Capri Meadows. Caller reported noise complaint, loud music. they would go inside.

neighbors with New Year's Eve festivities.

Police Notebook

Monday, 5:00 a.m., 100 block of Northwood Drive. Report of wanted subject.

Monday, 8:52 p.m., 500 block of West Miller Street. Caller reported several people walking around his house. Officer unable to locate anyone outside.

Tuesday, 12:16 a.m., 500 block of West Central Avenue. Caller reported subject broke into residence. One subject arrested for residential entry.

Tuesday, 11:33 a.m., 600 block of West Wiley Avenue. Caller reported large truck and trailer blocking driveways.

Friday, 1:18 p.m., 5400 East 550 South, Bluffton. Caller reported it appeared that there were gunshot holes in his garage door. Officer advised the dents are possibly from rocks being thrown by the

Saturday, 5:41 a.m., East 300 North and 450 East, Bluffton. Car versus deer.

Sunday, 1:47 a.m., 3600 East First Street, Petroleum. Report of a verbal alterca-

Sunday, 8:09 a.m., 500 block of Maddux Street, Markle. Report of a domestic altercation.

Monday, 3:12 a.m., 3600 East First Street, Petroleum. Report of a woman attempting to drive while intoxi-

Monday, 9:18 p.m., 1100 South and Ind. 3, Montpelier. Car versus deer.

Ossian:

Friday, 8:31 p.m., 3700 East 1200 North, Ossian. Caller requested to file a statement regarding previous incident.

Saturday, 12:27 a.m., 400 block of Bittersweet Lane, Ossian. Caller reported a noise complaint. Subjects were playing basketball with family outside and stated

Saturday, 2:38 p.m., 4600 North Ind. 1, Ossian. Caller requested officer assistance with subject at her resi-

Sunday, 5:04 p.m., Dollar General, Ossian. Caller reported man in the store

making customers uncomfortable. Sunday, 5:54 p.m., Dollar General, Ossian. Caller reported man from previous call returned and asked cus-

tomers for a ride. ARRESTS

Charles Eugene Garrett, 35, Fort Wayne, dealing methamphetamine, a Level 4 felony, and dealing methamphetamine, a Level 5 felony. Bond set at \$20,000.

Alma Rose Silvers, 27, Bluffton, residential entry (trespassing), resisting law enforcement using a vehicle, possession of cocaine, operating a vehicle while intoxicated, all Level 6 felonies, operating while intoxicated - prior conviction, a Class A misdemeanor, and possession of paraphernalia, a Class C misdemeanor. Bond set at \$20,500.

Stephanie Lynn Jarrett, 29, invasion of privacy, a Class A misdemeanor. Bond set at \$25,000.

Bryon Edward Gordon, 42, Bluffton, unlawful use of 911/database information, a Class A misdemeanor, operating a vehicle while intoxicated, a Class C misdemeanor, and disorderly conduct, a Class B misdemeanor. Bond set at

Alixx Jaidyn Angus, 19, Fort Wayne, battery committed with a deadly weapon, a Level 5 felony. Bond set at \$5,000.

Austin Glen Kolkman, 22, Fort Wayne, battery committed with a deadly weapon, a Level 5 felony. Bond set at \$5,000.

Logan David Zile, 25, Bluffton, driving while intoxicated - endangerment, a Class A misdemeanor. Bond set at \$1,500.

Indiana woman is rescued after passerby directs police to car crash site along little-used road

in a car that crashed early on New Years Day was rescued after a passerby directed officers to the crash scene along a littleused northwest Indiana road, police said.

Police and emergency responders spent two hours searching unsuccessfully for the car after a woman called 911 about 3:40 a.m. Monday and said she and another woman were trapped in a car that had flipped over in

Gary, police said. One of the women eventually got out of the wrecked car, which was upside down, and flagged down a passerby who directed officers to the crash, the Lake County

Greg Zellers, who's a mechanic, said he was on his way to work about 6:30 a.m. when the woman flagged him down and walked him to where the car had crashed about 50 yards from the roadway.

He told WLS-TV the car's headlights and tail lights weren't visible and there is little traffic on the road in Gary's Buffington

crashed car. "They asked me to stay

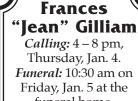
until they got here. So I did, but then I needed to get to work," he said.

The woman trapped in the car told police she could not feel her legs. She was airlifted to a hospital and a message seeking information on her condition was left Tuesday morning for a Gary police spokesperson.

Lake County Sheriff Oscar Martinez said he appreciated the efforts of the

and first responders who

to prevent what could have been a tragedy," he said in a statement.



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GARY, Ind. (AP) - A Harbor area. woman who was trapped "It's very passerby, the two officers "It's very difficult to see from the road," said Zellers, rescued the woman. "Their diligence helped who directed first responders and two officers to the

Sheriff's Department said.

Obituary Policy The News-Banner and

Ossian Journal publishes "basic" obituaries free of charge for "local" deaths. 'Basic" obituaries will include the deceased's name, age, community of record, date and place of death, basic genealogical information, the date, time and location of calling hours and services and the name of the funeral home handling arrangements.

If additional information and/or a photo is desired to be included, or if the deceased does not meet the definitions of a "local" person, there is a charge.

Area funeral homes will provide details on the policy and will coordinate obituary publication.

gram, which also received support from the Indiana Manufacturers Association. "A lack of quality and

affordable child care is what Hoosier employers have consistently told us is now their top external workforce barrier because of the negative impact on worker participation. It's a statewide infrastructure challenge that also has significant implications for student learning and economic development," Jason Bearce, the chamber's vice president of education and workforce development, said in a

release. "The state's employer child care grants are set to make a real difference in many communities across Indiana by giving Hoosier families much needed options. We are thrilled that more than 60 grant applications were approved in this first round. This will give parents in these locations greater peace of mind and enable some to re-enter the workforce," he continued.

Grant recipients must submit a finalized implementation plan to the state and contribute a 10 percent match along with submitting spending reports. Funds can only go to licensed child care providers and those entities creating new child care opportunities must become licensed to receive the grant dollars.

Erin Daugherty, Agent 1085 N Main Street Suite B Bluffton, IN 46714

TELL US WHAT YOU THINK! www.news-banner.com or www.facebook.com/news-banner

Michael

New Year's traditions from near and far

Learning about different cultures and their traditions while visiting new places has always fascinated me.

It was one of the main reasons I decided to learn Spanish, study it in college and live overseas for a while. I have always found so much joy experiencing other cultures, especially when it comes to learning about and participating in their unique traditions and celebrations.



Justin Peeper

My family, friends and I have several of our own traditions - more than I can count. From family reunions every August to annual trips to Arizona to watch a basketball game or yearly December trips to Indianapolis to see Charles Dickens' "A Christmas Carol" on stage, we love our traditions.

One tradition that my family has never had, however, is on New Year's Eve. Every now and then we all get together for a meal or to play some games, but it's rare. Instead, we usually spend the evening at home watching various celebrations from around the country and world.

There is one New Year's Eve tradition, however, that my wife and I try to do every year — one I learned about a long time ago when I was studying Spanish at

In Spain, each Dec. 31 at the stroke of midnight they welcome the New Year with a small plate or bowl of fruit. It's called "Las 12 uvas de la suerte" — the 12 grapes of luck.

The tradition is to eat 12 grapes during the 12 strokes to midnight. Those who participate in the annual tradition are said to have good luck in the coming year.

Most people in Spain tend to eat the pale-green grapes that are harvested in November and December, and the tradition is more than 100 years old.

Our friends who live in northwestern Spain send us a picture each Dec. 31 as they prepare to celebrate the new year with their dozen thin-skinned pale-green

My wife and I always buy a bag of grapes on New Year's Eve so we can eat 12 as the clock strikes midnight. (And we give the pooches 12 carrots since grapes don't sit well with canines.)

We had to go with purple grapes this year, as the green ones at the store were so big that getting them all down during the 12 strokes to midnight would have been impossible even for Joey Chestnut.

It's one of a plethora of traditions from Spain that make their culture so interesting.

There's another New Year's Eve tradition from a Spanish-speaking country that I need to try one of these years. I tried to talk Jen into doing it this year, but our muddy yard from all of the rain was too much of a deterrent.

In Colombia, they have a tradition that involves "una maleta" — a suitcase.

The tradition is to run or walk around the block or around your house with an empty suitcase so that you'll have good luck and travel a lot during the new year.

Travel is one of our favorite pastimes — and one of the topics I most enjoy writing about in this space.

Perhaps we'll embrace this Colombian tradition next year and run around the neighborhood with an empty suitcase while hoping the neighbors don't think we're a bit too merry. Sounds like a great — and fun — idea to

It's never too early to start planning. Happy New Year. Make 2024 a good one.

jdpeeper2@hotmail.com

Submit your Letters to the Editor via: • Our website link (Submit your Letter) • E-Mail: email@news-banner. com • Fax: (260) 824-0700 • Mail: PO Box 436, Bluffton IN 46714 • Drop-off: 125 N. Johnson St., Bluffton. All letters must be signed and must include a phone number or address in case verification is desired. Letters are edited for brevity and clarity. Letters must be no more than 500 words. Please mark your correspondence as a "Letter to the Editor," or if you wish to express an opinion to us but do not want it published, please mark as "Not for Publication."

Today in History

By The Associated Press

Today is Wednesday, Jan. 3, the third day of 2024. There are 363 days left in

Today's Highlight in History: On Jan. 3, 1959, Alaska became the 49th state as President Dwight D. Eisenhower signed a proclama-

On this date:

In 1777, Gen. George Washington's army routed the British in the Battle of Princeton, New Jersey.

In 1861, more than two weeks before Georgia seceded from the Union, the state militia seized Fort Pulaski at the order of Gov. Joseph E. Brown. The Delaware House and Senate voted to oppose secession from the Union.

In 1868, the Meiji Restoration re-established the authority of Japan's emperor and heralded the fall of the military rulers known as

shoguns. In 1961, President Dwight D. Eisenhower announced the United States was formally terminating diplomatic and consular relations with Cuba.

In 1967, Jack Ruby, the man who shot and killed Lee Harvey Oswald — the accused assassin of President John F. Kennedy died in a Dallas hospital.

In 1977, Apple Computer was incorporated in Cupertino, California, by Steve Jobs, Steve Wozniak and Mike Markkula Jr.

In 1990, ousted Panamanian leader Manuel Noriega surrendered to U.S. forces, 10 days after taking refuge in the Vatican's diplomatic

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> Holly Gaskill, Editor Mark Miller, Opinion Page Editor



Startling surprises in latest census numbers

How's America doing? Government statisticians provide mounds of data that provide useful clues, and none more so than the Census Bureau's estimates of population, announced in the holiday weeks at the end of each calendar year. The latest numbers measure the estimated population of each state as of last July 1 as compared to the constitutionally required decennial census dated April 1,

These dates thus cover 39 months, almost exactly one-third of a decade, and in this case, date from the imposition of COVID lockdowns. They have the advantage of covering a unique period, and the disadvantage is that there is some doubt about the accuracy of the April 2020 census.

Readers familiar with the narrative of Sun Belt population gains and Snow Belt population losses will find some surprises in the results. In the Mountain West, chilly Idaho and Montana had percentage gains greater than in sunny Arizona and Nevada; Idaho's 6.8 percent gain was the largest in the nation. And Maine and New Hampshire had robust gains, just as northern New England did in the inflationary 1970s (do people seek wood stoves when prices rise?).

These are minor changes. Three major developments stand out much more, each unique to this 39-month period.

1. The three largest metropolitan areas had the largest population losses, in percentages and absolute numbers. California's population declined by 573,000 (all figures rounded off for clarity), Illinois' by 264,000, New York's by 631,000. In percentage terms, the tiny District of Columbia and isolated Hawaii rivaled these losses.

The picture you get is people fleeing COVID restrictions, empty offices and high taxes needed to support lavish public pensions. Expensive and dysfunctional government is a hard sell.

This wasn't just a regional problem, by the way. The Northeast outside New York state gained 35,000 people, and the Midwest outside Illinois gained 185,000.

2. The South accounted for almost all the nation's population gains - and more. The Southern states — which I define as the 11 Confederate states plus West Virginia, Kentucky and Oklahoma gained 3,822,000 people in the 39 COVID and post-COVID months. That's more than the nation's population gain, thanks to the losses in New York. California and Illinois.

The Southern states' lower taxes, lighter regulation and lesser imposition of "woke" policies have helped it attract internal migrants and encourage

family formation.

Texas had the largest population gain in 2020-23 (1,357,800), but Florida was not far behind (1,073,000), and the South Atlantic states from Florida north to Virginia accounted for most of the South's gain (2,123,000), 62 percent of the national total. Mid-20th-century demographers saw the New York-centered "megalopolis" as the focus of dynamic national growth. Now it's Interstate 95 south of Richmond.

3. The Pacific Rim is shrinking. Just as Barone startling as the South's gigantic share of the nation's population gain is the fact of absolute population shrinkage of the Pacific states. California, which gained population every year since the Gold Rush of 1849, has lost 573,000 people in the 39 months since April 2020. Hawaii and Oregon have lost people, too; Alaska has gained only 32 (people, not percent), while Washington has gained just 108,000.

There's a parallel here with what has been happening demographically on the other side of the Pacific Ocean. Japan's population has been declining, and this historically xenophobic nation has now been admitting immigrants if only to tend to its increasingly elderly population.

South Korea, whose dynamic economic growth since the 1950-53 war has been quasi-miraculous, has one of the lowest fertility rates on earth, and the end of China's one-child policy in 2016, after nearly 40 years in place, has not resulted in a significantly higher birth rate.

Not so long ago, both sides of the Pacific Rim were seen as the wave of the future, producing outsize shares of world innovation and growth. But population growth seems to have halted there, with little prospect of resuming, and an older and shrinking workforce seems unlikely to produce innovations at anything like the pace once predicted.

COVID and the varying responses thereto seem to have accentuated and exaggerated preexisting demographic trends in this country and perhaps in others as well. These 39 months have seen a startlingly large share of national growth in the South and Mountain states — once the nation's economic laggards and backwaters.

Even more surprising is the perhaps temporary rush from the nation's largest metropolitan areas and the almost entirely unpredicted population shrinkage in climatically favored California and the Pacific Rim — trends explicable only as the result of dreadfully destructive public policies.

Confession of a public-health expert

The public-health officials are getting around to admitting the fallibility of public-health officials.

The former head of the National Institutes of Health during the pandemic and current science advisor to President Joe Biden, Francis Collins, has noted that he and his colleagues demonstrated an "unfortunate" narrowmindedness.

This is a welcome, if

belated, confession. Not too long ago, anyone who said that epidemiologists might be overly focused on disease prevention to the exclusion of other concerns — you know, like jobs, mental health and schooling — were dismissed as reckless nihilists who didn't care if their fellow citizens died en masse.

Now, Francis Collins has weighed in to tell us that many of the people considered close-minded and anti-science during COVID were advancing an appropriately balanced view of the trade-offs inherent in the pandemic response.

"If you're a public-health person and you're trying to make a decision, you have this very narrow view of what the right decision is," Collins said at an event earlier this year that garnered attention online the last couple of days.

This is not a new insight, or a surprising one. It's a little like saying Bolsheviks will be focused on nationalizing the means of production over everything else, or a golf



pro will be monomaniacal about the proper mechanics of a swing.

The problem comes, of course, when public health, or "public health," becomes the only guide to public policy. Then, you are giving a group of obsessives, who have an important role to Rich play within proper limits, too much power in a way that is **Lowry** bound to distort your society.

Francis Collins, again: "So you attach infinite value to stopping the disease and saving a life. You attach zero value to whether this actually totally disrupts people's lives, ruins the economy, and has many kids kept out of school in a way that they never quite recover from.'

True and well said, but that's an awful lot of very important things to attach "zero value" to.

He also admitted to having an urban bias, driven by working out of Washington D.C. and thinking almost exclusively about New York City and other major cities.

If Francis Collins and his cohort got it wrong, the likes of Florida governor Ron DeSantis and Georgia governor Brian Kemp — and the renegade scientists and doctors who supported their more modulated approach to the pandemic — got it right.

It's always worth remembering that the pandemic was a once-inhundred-years event and initially, we had very little information and very few means to prevent and treat the disease. It is inevitable that decision-makers are going to make

mistakes in such a crisis, and adjust

as they go. That said, the scientists who were in positions of authority could have shown more modesty. They could have welcomed debate. They could have distanced themselves from or better yet, denounced — the campaign of moral bullying carried out

in their name. Many people wanted to outsource their thinking to the experts and then, with a great sense of righteousness, rely on arguments from authority to demonize their opponents and shut down every policy dispute.

Francis Collins, one of the most eminent scientists in the country and a subtle thinker who dissents from the orthodoxy that science and faith are incompatible, would have been an ideal voice to counter the propaganda campaigns that aimed to suppress unwelcome views and even unwelcome facts. Instead, he stuck with his tribe.

It's progress, though, to realize that scientists, too, are susceptible to group-think, recency bias and parochialism; that the experts may know an incredible amount about a very narrow area, while knowing little to nothing about broader matters of greater consequence; that point of views considered dangerous lunacy may, over time, prove out, so they shouldn't be censored or otherwise quashed.

It's not just that the scientists acted like blinkered scientists during the pandemic; they tolerated, or participated in, agitprop that was inimical to the scientific spirit and to good public policy.

Rich Lowry is on Twitter @RichLowry

My river view: Missing bridges, fears, and church steeples

Here's

the

Thing

BRAINSTORM TEM CREATE BRAIN INNOVATE

THINK

PLAN

Note: The following is based on my 04-15-2015 journal entry from our Wabash River to the Gulf of Mexico (source-to-sea) kayak trip.

Today's search for a convenient place to get off the river for



LaNae river bottom Abnet

my arm around the shaft. As I

munched on my peanut butter

wrap, I studied seven cement sup-

port pillars standing in the water

downstream, remnants of an old

bridge—the only sign there once

was a connection between the

opposite banks of the river. What

communities did the bridge once

connect? Who had traveled on the

lone direct path linking the popula-

tions? Without a bridge connecting

the opposite banks, a woman on

her porch can only wave at another

woman gardening across the river,

making coffee meetups—incon-

venient. Why would homes no

to function

as an anchor

and wrapped

longer necessary? Did heated discussions about the bridge's removal occur during a lunch break several meetwas unsuccessings? How does ful, so we ate a bridge become, in our kayaks. To keep Pray

Who decided easy

access was no

as John often quotes the Japanese, "kankeinai" (irrelevant)? So many questions, and no answers, resulting from seven cement pillars existing in the river.

Soon after passing under the non-existent bridge, I heard a gurgling sound. I've learned to equate noise with danger.

With a little panic in my voice, I asked John, "What's that noise?" Casually, he answered, "Bubbling water?

'Seriously! Don't tell me there are rapids ahead. The river has been rising. The water must be too deep here for rapids." Some people, John included, consider rapids fun. Maybe if I wasn't so worried about dumping and either losing or drenching everything I own, I might be able to enjoy the challenge.

Speaking of dumping. So far, this is my biggest fear. When asked about trip fears, some inquire if I fear shady people. No. Everyone we have met so far has

someone who has gone out of his or her way to help us. I can't imagine this view of people changing. Perhaps I am naïve. Also, John makes sure we are cautious—we have

bear spray. Speaking of bear spray. Oth-

ers have asked if we are afraid of bears. Not yet. But ask me when we are on the Mississippi River.

By being smart and alert, we can avoid most of the dangers people ask about. But preventing dumping isn't as easy. While I can try to dodge hazards above the water as we travel down the river, unseen risks exist barely below the surface—weird currents, downed trees, large boulders. Any of these threats might cause me to overturn before I realize the enemy exists. The repercussions of dumping are huge—possibly the end of our trip! John continues to emphasize, "If you tip, whatever you do, DON'T LET GO OF YOUR KAYAK." Although I know he is worried about me, I think he is more concerned about my boat and our food floating down the river.

As we rounded the bend, the water was indeed low enough to bubble over the rocks (hence the gurgle), creating small rapids. We

learned later that even when the river levels are up, the water is often low around the Logansport area. Following the protocol we established the first day of the trip, John paddled ahead to investigate while I held back, which is not always easy because the water seems to flow faster near rapids. In our possible-danger-ahead routine John decides his plan of action and shouts, "Follow me." At that point, I watch his every move so I can determine if I want to take his path or explore my own. Taking my own route would mean he ran into problems I didn't want to repeat. In this case, I liked his course, so I followed.

Approaching Logansport via the river, we spotted a view those entering Logansport from the road cannot see: the steeple of a white church peeking over the railroad bridge. To me, the steeple represents a place of peace and rest. I let out a contented sigh as I snapped a picture with my iPhone, probably one of our favorite pictures so far. I know I have said this before, but one of my favorite aspects of traveling by kayak is my river view versus my land view from a car. Neither view is better; each is unique and beautiful. Only a handful have seen the view I live with every day. I never tire of my river

Here's The Thing: Living on

the river not only provided a different visual view, but it also gave me a unique meditative view. I've never driven to a river and found the bridge gone. The missing bridge I noticed during our lunch break didn't impact my life on the river, but I can't imagine the inconvenience on land. In addition, fears on the river differ from those on land. I never hear a noise and equate it to rapids and dumping. When I cross over the river on a bridge, I don't wonder what dangers loom below the water's surface. The land view of the river is fleeting as we pass over it on a bridge with a brief thought, "the river is low or high today." Daily land views become unnoticed. How often are we even aware of the steeple of the church? The river's unhurried pace allowed me to pause and reflect. How can I continue to slow down and ruminate on the world around me in my

Follow us at Separate Boats on Instagram, Facebook, or on our webpage: www.separateboats.com jlabnet@gmail.com

Editor's Note: This is one of a series of articles written by a group of retired and current teachers - LaNae Abnet, Ken Ballinger, Billy Kreigh, Kathy Schwartz, and Anna Spalding. Their intent is to spur discussions at the dinner table and elsewhere. You may also voice your thoughts and reactions via The News-Banner's letters to editor.

longer need a bridge to join them? been either someone we know or More than half of Americans say they will be broke in one month if they lost their income

By JON DULIN Wealth of Geeks

Some 39% of Americans say they incurred more debt in 2023 than ever, and 35% think they will be in debt for the remainder of

If you are facing financial challenges in 2023, you're not alone. Ninetytwo percent of your fellow Americans say that they are too. Less than half (45%) believe they can comfortably live on their current

Not surviving financially isn't the America anyone signed up for. It isn't the America that our ancestors flocked to from other, less prosperous, more oppressive countries with promises of a better life and a diehard belief in the "American Dream."

These days, one can barely tell the difference between the countries they fled and the country that welcomed them home.

Personal Financial Goals for 2023 vs What Happened

Hope was high in early 2023 as individuals believed that the financial struggles caused by the pandemic were finally behind them. Americans set sensible goals to put them on the road to financial recovery, such as building emergency savings (38%), sticking to a budget (42%), and spending less money (50%).

But as the year progressed, higher costs impacted consumer's plans. "I was making very good progress in paying off debt and was confident I'd be debt free in 2023. Unfortunately, grocery costs doubled, mortgage rates went up and I've had to reduce the amount of money that goes to paying off my debt. Cost of living is so high that I had to redo my budget for an extra six months to get everything paid off," says Victoria Cornell of Motherhood Life Balance

Victoria isn't the only one. As the U.S. entered the fourth quarter of 2023, 1 in 5 Americans had yet to achieve any financial goals they set for the year. Thirty-nine percent said they have done the opposite and gone deeper into debt - and most don't think they will ever be debt-free or financially stable.

How long would your money last?

Personal finance experts recommend saving for emergencies. The standard is having enough money to cover expenses for three to six months. While the advice is good in theorv. in practice, it is only viable

for some. Most Americans do not have extra money after they pay all the household expenses to put into a savings account.

Most barely keep their heads above the financial waters while more and more are drowning. In one month without income, more than half of Americans say they would run out of money. For 29% of them, that timeframe is one week or even less.

According to the survey, the length of time they would run out of money after losing their income and without changing their lifestyle is:

Six months or less: 74% Three months or less:

> One month or less: 51% Three weeks or less: 40% Two weeks or less: 36% One week or less: 29% One year or longer: 26%

All the blame shouldn't fall on a difficult economv

The United States economy is tough; there is no argument there, but the spending habits of Americans also play a part in why they don't have any savings or are struggling to save. The truth is that 47% of Americans say that they tend to spend more than they earn. This trend is very apparent in the younger generations, with 56% of millennials and 55% of Gen Zers admitting to the problem.

The response is sobering when asked how long it would be before they ran out of money if they lost their income today without changing their lifestyle. Sixty-one percent of Gen Z and 52% of millennials would be broke in less than one month. Sixty-three percent of Gen X and 54% of baby boomers say they would be broke in three months or less.

Moreover, 49% of Americans say that they had to dip into their emergency savings or retirement in 2023, with the bulk coming from emergency savings (44%).

Treading treacherous financial waters

Solutions to these issues are not very forthcoming. While it is true that inflation is a major contributing factor, Americans' financial habits and inclinations are not exactly conducive to saving and planning for a catastrophic financial event such as a loss of income.

Even if prices were to fall or incomes to rise, lifestyle creep would likely undermine those opportunities for those sinking to get their heads above water. In this land of excess, the United States has perhaps not exactly created an inherent inclination to overspend – but it didn't discourage it either. The "land of opportunity" is running out of opportunities after conditioning its residents to live off the fat of the land, and this is what Dave Ramsey preaches against in his baby steps.

In 2023, 93% of Americans reported reduced spending due to steadily increasing prices, with the biggest hits occurring in dining out (58%) and entertainment (52%). However, 1 in 3 said that they cut back on what they spend on groceries.

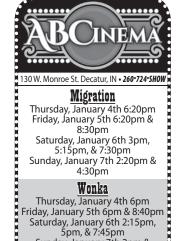
Moving into 2024, the consensus is similar, albeit somewhat more optimistic, with just 88% expecting to cut spending and only a quarter planning to reduce their grocery spending.

The old joke about depending on parents as a financial resource is no longer funny. Nearly a quarter (24%) of Americans report receiving financial help from their parents, and 46% say they borrowed money from friends or family in 2023.

Is true happiness contingent upon the amount in your bank account?

The question remains: does money buy happiness? More than a third of Americans say yes. While only 23% of baby boomers and 27% of Gen X feel this is so, 50% of Gen Z and 45% of millennials believe it to be true.

Almost two-thirds of Americans say that the primary source of their stress is finances, so less financial stress would likely increase happiness, but attitudes and behaviors need to change. Forty-six percent of millennials believe that money is more important than what they are passionate about, and 41% believe that their financial health is more vital than their personal health.



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Gospel concert entertainers

Among the concert presenters at the 11th Annual Friends Who Care Gospel Concert and Auction Saturday, Jan. 6th at the 4-H Community Building will be the Musiclectics. Doors will open at 4 p.m. for the free event with concessions by Uncle Matt's BBQ. Music will begin at 5:30 p.m. with the live auction will be held during the concert intermission.(Photo provided)



Late spark, Fuelling's 30 help Knights hold off Chargers

By RYAN WALKER

FORT WAYNE — Carroll scratched and clawed the best it could, but Norwell kicked back enough to pull away 65-55 on the road Tuesday night.

Fresh off of a 1-1 finish and two-part Noblesville Holiday Tournament last Thursday, the Knights (13-4) had to hold off a Charger squad that entered the game with a 4-10 record.

On paper, Carroll wasn't supposed to be in the game, much less down by one point with 2:40 remaining in the contest. But Norwell head coach Eric Thornton knew that despite losing much of their scoring from last year's 16-8 squad, the Chargers would come to play.

"No," Thornton said when asked if he



Norwell's Vanessa Rosswurm (left) challenges Carroll's leading scorer Lily George to the basket. Both put up 19 points in the game for their teams, Rosswurm hitting five three-point-

was surprised at the score throughout the game. "I've watched four games on (Carroll) just recently, ... Their record is not indicative of how far Carroll has come from the beginning of the year."

Norwell started this game as it has against opponents of similar records. Kennedy Fuelling hit a trio of threes, including one at the end of the first quarter before the horn sounded. Vanessa Rosswurm sprinkled in two of her five-made triples to take a

When Fuelling hit her third from downtown, the Knights were up 29-16 with 3:08 to go before the break, but Carroll wouldn't go down without a fight just yet.

Ava Meyers answered Fuelling's three with one of her own to help spark a small 7-4 run and headed to the locker room within 10 points.

The third quarter didn't look to shape well for them, however, as Fuelling opened the first minute in a five-point swing to her team's advantage. That was enough for a frustrated Carroll head coach Mark Redding to burn through a quick timeout. Right after, Rosswurm nailed another three and gave the Knights a 41-23 lead and 8-0 start to open the third quarter.

But again, Carroll came through when it needed it most, and Norwell didn't have an answer for a long time.

Over the next 8.5 minutes, Carroll blasted Norwell for a 19-2 spurt of offense that extended to the fourth quarter.

Over that span, Carroll rallied behind its stars. Leading scorer Lily George picked up a few buckets in the post, including an and-one conversion. Top three-point shooter Jersey Paul got going with a three at the end of the third quarter as the buzzer sounded, heating her and teammate Ava Myers up later in the fourth quarter. To finish it off, the Chargers spread the wealth to Madi Gawthrop, who hit her only two shots backto-back in the third.

Thornton admitted that how Redding's group spread the floor made it difficult for them to defend — part of the reason why he thought Carroll was underrated. In the meantime, his team didn't make a shot over for nearly nine minutes straight until Rosswurm's three with 5:33 remaining.

"I just thought we were a little impatient during that time," Thornton said. "I thought we tried to get things too quick instead of being patient and moving the basketball. (Carroll doesn't) give you anything easy.'

After Rosswurm's three, Paul hit her third shortly after to create a one-point separation between the two. Fuelling answered a minute later with yet another three, her sixth of the game, and gave the extra kick Norwell needed.

Of course, Carroll had a response. Myers drilled a three followed by George's bucket and got the score right back to where it was: one point. But that one-point lead Norwell had a tight grasp on never moved closer.

Rosswurm hit a three with 2:15 left to go up by four. Fuess hit a floater for two more, and Dekota Hubble cleaned up a bucket down low to get eight points of breathing

Chargers' Lauren Kirkpatrick made the final shot for her team from deep, but the



Norwell's Kennedy Fuelling (right) drives against Carroll's Lauren Kirkpatrick Wednesday night on the road. Fuelling dropped 30 points in the 10-point victory over the Chargers and moved to just six points behind Mackenzie Warwick for the Knights' all-time leading scorers at No. 2 and is 158 points away from Jessica Rupright at No. 1. (Photos by Ryan Walker)

final dagger was Fuelling's converted basket and a free throw with 43 seconds left.

Thornton was encouraged by his team's effort to pull the game out in multiple tough situations. He cited some of the rough scheduling he has put his team through this season, like Columbia City, Homestead, Lawrence North and the recent holiday tournament, as challenges that helped his team win games like Carroll.

When asked if those tough games in the past was a reason for a hard-fought victory, he agreed.

"I think so," Thornton said. "I think when you look at what we've been through and what we've had to do. We had the comeback win against (Valapraiso), we get a Columbia City win on the road just kind of hanging in there and having to come from behind. We've been in those situations before against really, really good teams. We consider Carroll, again, that record is very deceiving. Our kids really had to execute down the stretch.'

Fuelling's 30 points led both teams and slots her six points behind Mackenzie Warwick for Norwell's all-time scoring list at No. 2. Jessica Rupright is No. 1, and Fuelling is 158 points behind with four games left for the regular season.

Rosswurm finished with 19 points and Hubble eight.

For Carroll, George led the way with 19 points followed by Paul's 13.

Norwell won the junior varsity game 64-13. Jada Dale led the team with 17 points, followed by Macie Saalfrank with 10, Makayla Young nine and Haley Williamson eight.

Norwell will visit Leo in an NE8 match at 7:30 p.m. on Friday, Jan. 5.

sports@news-banner.com

NORWELL 65, CARROLL 55

At Carroll

NORWELL (13-4): Kennedy Fuelling 10-21 4-5 30,

Vanessa Rosswurm 6-15 2-4 19, Dekota Hubble 4-6 0-1 8,

Makenzie Fuess 2-12 0-0 4, Lilly Norris 0-2 2-4 2, Annabelle Johnson 1-2 0-0 2, Ryland Graft 0-2 0-0 0, Addie Norris 0-1 0-0 0. TOTALS: 23-61 8-14 55.

CARROLL (4-11): Lily George 9-14 1-4 19, Jersey Paul 5-14 0-0 13, Ava Meyers 3-5 0-0 9, Jaidyn Fuller 3-8 0-0 7, Madi Gawthrop 2-3 0-0 4, Lauren Kirkpatrick 1-4 0-0 3, Callie Mitchell 0-1 0-0 0, Haylee Hoch 0-0 0-0 0. TOTALS:

Norwell 20 13 12 20 — 65
Carroll 10 13 17 15 — 55
Three-point FG: Norwell: 11-28 (Fuelling 6-10, Rosswurm 5-7, Hubble 0-1, Graft 0-2, A. Norris 0-1, Johnson 0-1, Fuess 0-6), Carroll: 8-22 (Paul 3-9, Myers 3-5, Fuller 1-5 Kirkpatrick 1-2, Mitchell 0-1). Rebounds: Norwell: 36 (Hubble 7, Rosswurm 7, Fuess 6, Johnson 4, L. Norris 4, Graft 3, Fuelling 3, A. Norris 1), Carroll: 27 (George 8, Fuller 4, Paul 4, Gawthrop 3, Kirkpatrick 2, Myers 1). Turnovers: Norwell: 11, Carroll: 15. Fouls: Norwell: 8, Carroll: 19. Fouled Out:

School), 6 p.m. SWIMMING & DIVING (CO-ED): Norwell,

WRESTLING: Southern Wells at Hunting-

BOYS BASKETBALL: Norwell at Wayne

7:30 p.m.; (ACAC Tournament Round 1) Bluff-

Bluffton at Jay County Invte, 9 a.m.

ton North Invite. 9 a.m.

MONDAY, JAN 8

No events scheduled.

ton at Southern Wells, 7:30 p.m.

Raiders get tougher in the 2nd half, rally past Broncos

By ANDREW FEEBACK

Wells Raiders found themselves trailing by

A strong second half allowed them to prevail over the host Broncos, 47-40.

With her team down at the half even after an impressive start, coach Jessica Killingbeck's message for her team was simple: be tougher.

"That's kind of been our message the last couple weeks," she said. "Being tougher, slowing down. We panicked a little bit, and we talked about catching, turning and facing rather than just catching and dribbling or catching and expecting to throw it middle and it be open. I thought they did a fantastic job of adjusting."

After the first few minutes, it would have been hard to imagine the Raiders would trail at the half.

Daleville (4-10) missed its first 12 shots, allowing Southern Wells (4-11) to race out to an 11-0 lead.

But once the Broncos got a few shots to drop, the Raiders were in trouble.

Now able to set up their full-court press, the Broncos rushed and frustrated the Raiders into committing 18 turnovers in the first half, many of them near their own basket.

Two quick buckets from Addisyn Gothrup to start the second quarter had the Broncos back within 13-11.

Southern Wells maintained its lead until Gothrup's three-pointer put Daleville in front for the first time at 19-18.

A triple from Olivia Pratcher and a threepoint play from Gothrup had the Broncos up 25-20 before Ashlie Needler's rebound basket to end the half somewhat stopped the

bleeding for the Raiders. In the second half, the Raiders did a much better job taking care of the ball and finding their way through the press. They had just seven turnovers after intermission.

Some timely three-point shots from senior Karlee Warner helped as well. Her first gave the Raiders a 33-31 lead which they held after three quarters, and her second put the Raiders up 37-34 with five min-

In addition to better execution, the Raiders also did a much better job slowing down Gothrup, who led all scorers with 18 points, but only scored two in the second half.

'We talked about shading her more so she couldn't get her shot off," Killingbeck said. "Rather than have our posts come out and cover corners, we had our wing drop, so

we just made an adjustment defensively of DALEVILLE — At halftime of Tuesday how we were going to guard her. I thought night's girls' basketball game, the Southern Karlee did a fantastic job on her on the wing of getting out and closing out on her.

Collena Reeves led the Raiders with 13 points, and her consecutive baskets had Southern Wells up 41-36.

Daleville pulled within 41-40 with a minute and a half to play on Modlene Campbell's layup, but Reeves was fouled in the backcourt and made both of her free throws.

Ashlie Needler's basket underneath had the Raiders up five before she fouled out moments later.

Foul trouble plagued Needler in this game, but she still finished with eight points and played a key role in helping the Raiders break the full-court press.

We've gotten used to Ashlie being in foul trouble," Killingbeck said. "We had other people step up tonight. Typically when she goes out of the game in foul trouble for us, we get a little bit stagnant. I felt like Karlee came in and did some really good things for us tonight. That's what we need to have from her as a senior. She picked it up once Ashlie went out for us.'

Warner joined Reeves in double figures with 10 points.

Even though the Raiders had to play the last 47 seconds without Needler, the Broncos missed all four of their shot attempts in that stretch, preventing them from having an opportunity to set up their press.

Reeves's free throws finished the scoring, and the Raiders grabbed a hard-earned

No junior varsity game was played. Southern Wells will host South Adams on Friday night.

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SOUTHERN WELLS 47, DALEVILLE 40

At Daleville
SOUTHERN WELLS (4-11): Erika Beavans 0-1 0-0 0,
Kaylea Coffel 2-2 1-2 6, Aubree Meyer 1-5 0-0 2, Collena
Reeves 3-5 7-9 13, Gracie Reeves 1-3 0-0 2, Kenzie Paxson 1-5 2-2 4, Breanna Leidig 0-0 0-0 0, Kyah Thomas 1-7 0-0 2, Karlee Warner 4-11 0-0 10, Ashlie Needler 5-13

0-1 8. TOTALS: 17-52 10-14 47. **DALEVILLE (4-10)**: Makenna Corbin 1-4 1-2 3, Isabelle Williams 2-15 3-4 7, Valyn Pattengale 0-0 0-0 0, Nichole Brown 0-0 0-0 0, Annystnne Shields 0-0 0-0 0, Olivia Pratcher 3-11 0-0 7, Addisyn Gothrup 7-19 2-4 18, Emma Voss 0-0 0-0 0, Modlene Campbell 2-6 1-2 5. TOTALS: 15-55 7-12 40.

Southern Wells 13 9 11 14 — 47 Daleville 7 18 6 9 — 40

Three-point Field Goals: Southern Wells 3-20 (Warner 2-6, Coffel 1-1, Thomas 0-5, Collena Reeves 0-2, Gracie Reeves 0-2, Meyer 0-2, Needler 0-1, Beavans 0-1), Daleville 3-17 (Gothrup 2-11, Pratcher 1-3, Williams 0-3). Rebounds: Southern Wells 36 (Needler 14, Collena Reeves 10, Gracie Reeves 4, Paxson 4, Beavans 3, Warner 1), Daleville 28 (Pratcher 8, Campbell 6, Williams 4, Gothrup 4, Voss 3, Corbin 3). Turnovers: Southern Wells 25, Daleville 24. Fouls: Southern Wells 11, Daleville 18. Fouled out: Needler. Technicals: None.

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High School Calendar

WEDNESDAY, JAN 3

GIRLS BASKETBALL: Bluffton at North Miami, 7:30 p.m.

WRESTLING: Bluffton at Norwell, 6:30 p.m. THURSDAY, JAN 4

SWIMMING & DIVING (CO-ED): Norwell at East Noble, 6 p.m.; Bluffton at South Adams,

FRIDAY, JAN 5

GIRLS BASKETBALL: Bluffton at Jay County, 7:30 p.m.; South Adams at Southern Wells, 7:30 p.m.; Norwell at Leo, 7:30 p.m.

SWIMMING & DIVING (CO-ED): Norwell, Bluffton at Jay County Dive Invite, 6 p.m. SATURDAY, JAN 6

BOYS BASKETBALL: Leo at Norwell, 7:45 p.m.; Woodlan at Bluffton, 7:30 p.m.; Southern Wells at Heritage, 7:30 p.m.

WRESTLING: Norwell at Bill Kerbel Invitational (New Haven High School), 9 a.m.; Bluffton at IHSWCA Team State (Manchester High

GIRLS BASKETBALL: (ACAC Tournament Round 1) Bluffton at Southern Wells, 6 p.m. SWIMMING & DIVING (CO-ED): DeKalb at

Norwell, 5:30 p.m.; Marion at Bluffton, 5:30 p.m. WRESTLING: Oak Hill at Norwell, 6:30 p.m. WEDNESDAY, JAN 10

GIRLS BASKÉTBALL: Bishop Dwenger at Norwell, 7:45 p.m.

WRESTLING: Bluffton at Manchester, 6

No. 1 Purdue handles Maryland to snap 19-game home streak

By NOAH TRISTER **AP Sports Writer**

COLLEGE PARK, Md. (AP) — Zach Edey and No. 1 Purdue dominated from the start at Maryland.

That might say a lot about the directions both teams have gone since last season.

Edey had 23 points and 12 rebounds, and the Boilermakers cruised past the Terrapins 67-53 on Tuesday night to snap their 19-game home winning streak. For a Purdue team that's trying to improve upon last season — when it was a No. 1 seed but lost in the first round of the NCAA Tournament to Fairleigh Dickinson — this was another encouraging sign.

Maryland coach Kevin Willard can only hope a matchup like this will give his own team a sense of how much it still needs to improve.

'By far the best team in the country. It's not even close," Willard said. "You look at their schedule, who they've played, where they've played, it's the best team in the country. But for them to come in here and do this to us on our home court, that should be a little bit of an eye-opener for every-

The Boilermakers (13-1, 2-1 Big Ten) won their sixth straight, having little difficulty with this offensively challenged Maryland team. Purdue hadn't won at Maryland since 2017. Although the Terps (9-5, 1-2) hung tough defensively for a while, they couldn't overcome the shooting woes that have made this season a disappointment so far.

The Boilermakers took an 8-0 lead and forced Maryland to take an early timeout. The Terps managed only 19 points in the first half and trailed by 13 at the break. Then Purdue quickly pushed the lead to 22 in the second.

"We really weren't that good, especially

in the first half offensively," Boilermakers coach Matt Painter said. "We simplified what we did. The way they change defense and the way they do things, we didn't run as

much stuff tonight." Only Oral Roberts and Boise State (21 each) had longer home winning streaks than Maryland entering this game, but the Terps went down at Xfinity Center for the first time since December 2022 against UCLA. Maryland also had an overall five-game winning streak snapped.

Jahmir Young scored 26 points for the Terps, the only Maryland player with more than nine. The poor shooting by Maryland was across the board -33% from the field, 5 of 22 from 3-point range and 6 of 11 on free throws.

"We missed seven wide-open 3s in the first half. I don't know how much more we can do when you get a wide-open shot," said Willard, whose team reached the NCAA Tournament last season and won a game there but is having a hard time building on that. "I'll try to put a new play in to get a wide, wide open shot. Maybe that will help.'

Braden Smith scored 14 points for Purdue and Lance Jones added 11.

LOOKING BACK

Although the Boilermakers became the second No. 1 seed ever to lose to a No. 16 in the NCAA Tournament, Edey does not sound surprised by their success so far this season.

"The way the season ended, I think a lot of people kind of counted us out," he said. "We were a No. 1 seed. We were one of the best teams in the country for a bunch of weeks and returned everybody."

UP NEXT

Purdue: Hosts No. 9 Illinois on Friday

News-Banner Scoreboard

BASKETBALL High School

Tuesday Boys' Scores Argos 45, S. Bend Trinity 43 Bedford N. Lawrence 73, Martinsville

Bowman 53, St. Francis de Sales, Cin. NW, Ohio 59, E. Central 48

East Chicago Central 78, Hammond Central 52 Evansville Harrison 79, Evansville

Evansville Reitz 46, Jasper 41 Ft. Wayne Canterbury 67, Leo 65 Garrett 66, Hamilton 35 Illiana Christian 76, Whiting 47 Indpls Chatard 59, Beech Grove 43 Indpls Tech 83, Indpls Herron 22 Indpls Tindley 47, Heritage Christian 45 LaPorte 64 Lowell 51 Lafayette Catholic 64, Western 53 Lakewood Park 56, Montpelier, Ohio 51 Linton 71, Vincennes Rivet 31 New Haven 65, Ft. Wayne Snider 61 Noblesville 69, Indpls Pike 46 NorthWood 45, Columbia City 41

Providence 55, Southwestern (Hanover) 42 Sullivan 67, N. Knox 49 Terre Haute North 83, S. Vermillion 49 W. Vigo 51, Riverton Parke 29 Westfield 41, Mt. Vernon (Fortville) 30 Westview 58, E. Noble 47 Hendricks County Tournament

Peru 84, N. Miami 46

Avon 57, Brownsburg 56, 3OT Danville 72, Cascade 53 Madison County Tournament First Round Anderson 53, Pendleton Hts. 50 Frankton 58, Anderson Prep Academy

39 Lapel 68, Elwood 34 Liberty Christian 39, Alexandria 37

Tuesday Girls' Scores Andrean 47, Hammond Noll 25 Austin 75, S. Central (Elizabeth) 56 Bethesda Christian 53, Rossville 36 Blackford 53, Delta 40 Bloomington North 37, Eastern (Greene) 29 Bloomington South 56, Brown Co.

Borden 46, Salem 22 Brownstown 54, Madison 50 Cass 41, Oak Hill 30 Central Noble 41, Bremen 33

Christel House Manual 61, Indpls Irvinaton 8 Concord 44, W. Noble 18 Dubois 45, Forest Park 28 Eastern (Greentown) 46, Cowan 36 Eastside 54, DeKalb 51 Fairfield 43, Garrett 37 Fishers 77, Indpls Pike 57 Franklin Co. 67, Rushville 40

Gibson Southern 78, Mt. Vernon (Posey) 20 Greenfield 53, Indpls Perry Meridian 48

Henryville 59, Crothersville 22 Homestead 75, Indpls N. Central 61 Indpls Attucks 56, Indpls Washington 30

Jay Co. 59, Ft. Wayne Concordia 37 Lake Central 61, Kankakee Val-Leo 44, Prairie Heights 36

NorthWood 43, Glenn 25 Norwell 65, Carroll (Ft. Wayne) 55 Paoli 43, Perry Central 33 Parke Heritage 55, W. Vigo 15 Penn 61, New Prairie 27 S. Bend Washington 58, Chicago (Butler), III. 52 S. Spencer 55, Evansville Christian

Scottsburg 55, Seymour 47 Sheridan 60, Crawfordsville 20 Southern Wells 47, Daleville 40 Southmont 56, Riverton Parke 24 Tri-Township 65, River Forest 35 Twin Lakes 71, Frontier 16 W. Lafavette 68. Frankfort 21 Washington 37, Southridge 28 Western 60, University 43 Westview 39, Heritage 29 Yorktown 59, Muncie Central 21 Hendricks County Tournament

Brownsburg 62, Avon 35 Danville 72, Cascade 43 Madison County Tournament Frankton 52, Anderson Prep Acad-

Lapel 71, Elwood 25 Pendleton Hts. 62, Anderson 46 Ripley County Tournament First Round Batesville 55, Jac-Cen-Del 45 S. Ripley 37, Milan 28

College

Men's Basketball Scores Saturday-Monday Tuesday, Jan. 2

EAST
Creighton 77, Georgetown 60
Harvard 76, Albany (NY) 71 Md.-Eastern Shore 95, Clarks Sum-North Carolina 70, Pittsburgh 57

Purdue 67, Maryland 53 St. John's 86, Butler 70 UConn 85, DePaul 56 Vermont 71, Brown 70 Wake Forest 84, Boston College 78 SOUTH Alabama St. 84, Johnson 53

Auburn 88, Penn 68 Duke 86. Syracuse 66 FAU 79, East Carolina 64 Grambling St. 84, Ambassadors 72 Murray St. 85, Ill.-Chicago 73 Tennessee 87, Norfolk St. 50 MIDWEST Akron 73, N. Illinois 51

Bowling Green 92, E. Michigan Buffalo 76, Cent. Michigan 64 Drake 88, Illinois St. 71 Illinois 96 Northwestern 66 Kansas St. 62, Chicago St. 55 Kent St. 82, Ball St. 69 S. Illinois 73, Belmont 63 Toledo 86, Ohio 77

W. Michigan 83, Miami (Ohio) 74 Wisconsin 83, Iowa 72 SOUTHWEST Baylor 98, Cornell 79 Incarnate Word 83, Our Lady of the

SMU 66, Charlotte 54 Sam Houston St. 93, Dallas 53 UAB 78, UTSA 76 **FAR WEST** UNLV 112, Bethesda 56 Utah St. 88, Air Force 60 Wyoming 75, San Jose St. 73

Women's Basketball Scores

NBA EASTERN CONFERENCE Atlantic Division

.788 Boston 10 15 3 Philadelphia .697 18 .545 New York 11½ 13 19 20 .441 .394 Toronto Southeast Division **L** 13 GB 19 Orlando .594 ½ 6 .576 .406 19 13 7 14 19 Atlanta 24 26 .226 11½ 13 Charlotte Washington 6 26 .18 Central Division GB **L** 9 .727 .563 Milwaukee Indiana Cleveland .545 .429 10 Detroit 30 .091 21 WESTERN CONFERENCE Southwest Division GB

New Orleans 20 .588 .559 15 15 .516 Houston Memphis 22 .333 San Antonio **Northwest Division** GB **L** 8 Minnesota 24 .750 .719 .686 1 1½ Oklahoma City23 9 Denver .441 15 9 19 23 10 15 Portland **Pacific Division**

L.A. Clippers 20 Sacramento 19 12 .625 12 .613 15 .545 17 .500 17 .469 Phoenix 18 L.A. Lakers 17 Golden State 15 Monday's Games
New York 112, Minnesota 106

Toronto 124, Cleveland 121 Houston 136, Detroit 113 Indiana 122, Milwaukee 113 Denver 111, Charlotte 93 Utah 127. Dallas 90 Phoenix 109, Portland 88 L.A. Clippers 121, Miami 104

Tuesday's Games Philadelphia 110, Chicago 97 New Orleans 112, Brooklyn 85 Memphis 106, San Antonio 98 Oklahoma City 127, Boston 123 Charlotte at Sacramento, 10 p.m Orlando at Golden State, 10 p.m.

Wednesday's Games
Milwaukee at Indiana, 7 p.m.
Washington at Cleveland, 7 p.m.
Oklahoma City at Atlanta, 7:30 p.m. Brooklyn at Houston, 8 p.m. New Orleans at Minnesota, 8 p.m. Toronto at Memphis, 8 p.m. Chicago at New York, 8:30 p.m. Portland at Dallas, 8:30 p.m. Detroit at Utah, 9 p.m. L.A. Clippers at Phoenix, 9 p.m. Miami at L.A. Lakers, 10 p.m. Orlando at Sacramento, 10 p.m. Thursday's Games Milwaukee at San Antonio, 7:30

Denver at Golden State, 10 p.m. Friday's Games Atlanta at Indiana, 7 p.m. Utah at Boston, 7 p.m. New York at Philadelphia, 7:30 p.m. Oklahoma City at Brooklyn, 7:30

p.m. Washington at Cleveland, 7:30 p.m. Charlotte at Chicago, 8 p.m. L.A. Clippers at New Orleans, 8

p.m. Minnesota at Houston, 8 p.m. Portland at Dallas, 8:30 p.m. Miami at Phoenix, 9 p.m Orlando at Denver, 9 p.m. Detroit at Golden State, 10 p.m. Memphis at L.A. Lakers, 10 p.m. Toronto at Sacramento, 10 p.m.

FOOTBALL NFL

AMERICAN CONFERENCE East W L T Pct PF PA 11 5 0 10 6 0 .688 482 370 625 430 297 Buffalo

e-N.Y. Jets 610 0 e-New England 4 12 0.250 233 South W L T
Houston 9 7 0
Indianapolis 9 7 0
Jacksonville 9 7 0
e-Tennessee5 11 0 Pct PF PA .563 354 334 .563 377 392 .313 277 347 Pct PF PA *-Baltimore 13 3 0 x-Cleveland11 5 0 Pittsburgh 9 7 0 .813 473 263 .688 382 331 Pittsburgh 9 .563 287 314 e-Cincinnati 8 .500 335 370 West Pct PF PA .625 358 282

w L T y-Kansas City106 0 e-Denver 8 8 e-Las Vegas 7 9 .500 343 386 .438 305 317 0 0 0 .313 334 385 NATIONAL CONFERENCE **East W L T**11 5 0 x-Dallas .688 471 305 x-Philadelphia115 0 e-N.Y. Giants511 0 .688 423 401 .313 239 397 e-Washington412 0 South .250 319 480 W L T New Orleans8 8 0 Pct PF PA

.500 354 310 .500 339 325 Tampa Bay 8 8 0 Atlanta 7 9 0 e-Carolina 2 14 0 .125 236 407 North W L T 11 5 0 8 8 0 Pct PF PA .688 431 375 .500 366 341 y-Detroit 11 Green Bay 8 0 0 0 e-Chicago Minnesota

*-San Fran 12 4 x-L.A. Rams 9 7 Pct PF PA .750 471 277 .563 383 357 8 8 0 4 12 0 Seattle .500 343 382 e-Eliminated from playoffs x-clinched playoff spot

y-clinched division
*-clinched home-field advantage
Thursday's Games Cleveland 37, N.Y. Jets 20 Saturday's Games Dallas 20. Detroit 19

Sunday's Games Arizona 35, Philadelphia 31 Baltimore 56, Miami 19 Buffalo 27, New England 21 Chicago 37, Atlanta 17 Houston 26, Tennessee 3 Indianapolis 23, Las Vegas 20 Jacksonville 26, Carolina 0 L.A. Rams 26, N.Y. Giants 25 New Orleans 23, Tampa Bay 13 San Francisco 27, Washington 10 Pittsburgh 30, Seattle 23 Denver 16, L.A. Chargers 9 Kansas City 25, Cincinnati 17 Green Bay 33, Minnesota 10

Saturday, Jan. 6 Pittsburgh at Baltimore, 4:30 p.m. Houston at Indianapolis, 8:15 p.m Sunday, Jan. 7

Atlanta at New Orleans, 1 p.m. Cleveland at Cincinnati, 1 p.m. Jacksonville at Tennessee, 1 p.m Minnesota at Detroit, 1 p.m. N.Y. Jets at New England, 1 p.m. Tampa Bay at Carolina, 1 p.m. Chicago at Green Bay, 4:25 p.m. Dallas at Washington, 4:25 p.m. Denver at Las Vegas, 4:25 p.m. Kansas City at L.A. Chargers, 4:25

L.A. Rams at San Francisco, 4:25 Philadelphia at N.Y. Giants, 4:25

Seattle at Arizona, 4:25 p.m. Buffalo at Miami, 8:20 p.m.

College 2023-24 Bowl Glance Friday, Dec. 29

Gator Bowl Jacksonville, Fla. Clemson 38, Kentucky 35 Sun Bowl El Paso, Texas No. 15 Notre Dame 40, No. 21 Oregon St. 8 Liberty Bowl

Memohis Tenn Memphis 36, Iowa St. 26 Saturday, Dec. 30 Peach Bowl

No. 11 Mississippi 38, No. 10 Penn St. 25 Music City Bowl Nashville, Tenn. Maryland 31, Auburn 13 Orange Bowl No. 6 Georgia 63, No. 4 Florida

St. 3 Arizona Bowl Tucson, Ariz. Wyoming 16, Toledo 15 Monday, Jan. 1

ReliaQuest Bowl Tampa, Fla. No. 13 LSU 35, Wisconsin 31 Citrus Bowl Orlando, Fla. No. 25 Tennessee 35, No. 20 Iowa

Fiesta Bowl Glendale, Ariz. No. 8 Oregon 45, No. 18 Liberty 6 Rose Bowl College Football Playoff Semifinal Pasadena, Calif. No. 1 Michigan 27, No. 5 Alabama

Allstate Sugar Bowl College Football Playoff Semifinal No. 2 Washington 37, No. 3 Texas

Monday, Jan. 8 CFP National Championship Houston No. 1 Michigan vs. No. 2 Washington, 7:30 p.m.

HOCKEY

NHL EASTERN CONFERENCE

Atlantic Division

GP W L OTPts GF GA

36 23 7 6 52118 92

36 22 12 2 46107 93 Boston Florida 34 17 10 7 41124 118 Tampa Bay39 18 16 4 38132 128 5 37106 128 Detroit 37 17 16 37 16 16 Buffalo 38 15 19 4 34 111 132 32 14 18 0 28111 112 Metropolitan Division

GP W L OTPts GF GA N.Y. Rangers362510 1 51122 101 Carolina 38 21 13 4 46130 118 Carolina 38 21 13 4 46130 118 N.Y. Islanders361710 9 43110 119 Philadelphia3719 13 5 43 111 104 Washington3518 11 6 42 85 102 New Jersey3519 14 Pittsburgh 36 18 14 Columbus 39 12 19 2 40121 125 4 40110 97 8 32120 144 WESTERN CONFERENCE Central Division

GP W L OTPts GF GA Winnipeg 36 23 9 4 50121 90 Colorado 37 23 11 3 49134 111 4 50121 90 3 49134 111 4 48131 111 Colorado Nashville 38 21 16 1 43119 116 35 19 14 36 18 17 2 40110 99 1 37105 118 St. Louis Minnesota 36 16 16 Chicago 37 11 24 4 36 111 116 2 24 87 140 Pacific Division
GP W L OTPts GF GA

Vancouver 36 23 10 Vegas 38 22 11 3 49136 93 5 49127 106 Los Angeles3320 8 5 45116 80 Edmonton 35 19 15 Seattle 38 15 14 1 39128 112 9 39102 114 Calgary 37 16 16 36 13 23 5 37110 121 Anaheim 0 26 93 122 San Jose 37 9 25 3 21 75 153 NOTE: Two points for a win, one

point for overtime loss. Top three teams in each division and two wild cards per conference advance to

Monday's Games Seattle 3, Vegas 0
Tuesday's Games

Boston 4, Columbus 1 Carolina 6, N.Y. Rangers Washington 4, Pittsburgh 3 Winnipeg 4, Tampa Bay 2 Calgary 3, Minnesota 1 Nashville 3, Chicago 0 Montreal 4, Dallas 3 Edmonton 5, Philadelphia 2 Florida at Arizona, 9 p.m. N.Y. Islanders at Colorado, 9 p.m. Ottawa at Vancouver, 10 p.m. Detroit at San Jose 10:30 n m Toronto at Los Angeles, 10:30 p.m.

Wednesday's Games New Jersey at Washington, 7:30 Toronto at Anaheim, 9 p.m Thursday's Games

Buffalo at Montreal, 7 p.m. Chicago at N.Y. Rangers, 7 p.m. Columbus at Philadelphia, 7 p.m. Pittsburgh at Boston, 7 p.m. Calgary at Nashville, 8 p.m. Colorado at Dallas, 8 p.m.
Tampa Bay at Minnesota, 8 p.m. Vancouver at St. Louis, 8 p.m. N.Y. Islanders at Arizona, 9 p.m. Florida at Vegas, 10 p.m. Ottawa at Seattle, 10 p.m. Detroit at Los Angeles, 10:30 p.m. Winnipeg at San Jose, 10:30 p.m.

Friday's Games Carolina at Washington, 7 p.m. Chicago at New Jersey, 7 p.m. Winnipeg at Anaheim, 10 p.m.

<u>TRANSACTIONS</u>

Tuesday's Transactions BASEBALL Major League Baseball

American League
BOSTON RED SOX — Claimed
RHP Max Castillo off waivers from Kansas City.

National League

OURS — Name

CHICAGO CUBS — Named Ryan Flaherty bench coach, Darren Holmes

bullpen coach. Mark Strittmatter major league field coordinator and John Mal-

lee assistant hitting coach.
CINCINNATI REDS — Agreed to terms with RHP Frankie Montas on a one-year contract. Designated C Austin Wynns for assignment.

FOOTBALL
National Football League ARIZONA CARDINALS Released LB Caleb Johnson from the practice squad ATLANTA FALCONS — Released

RB Jacob Saylors from the practice BALTIMORE RAVENS — Signed DB Jeremy Lucien to the practice squad.

CAROI INA PANTHERS — Placed WR Jonathan Mingo on injured reserve. Promoted G J.D. DiRenzo from the practice squad to the active roster. Signed RB Mike Boone to the practice squad.

CLEVELAND BROWNS — Signed

LB Sam Kamara to the practice squad. Release P Matt Haack and G Joey Fisher from the practice squad.

DALLAS COWBOYS — Signed OL

La'el Collins to the practice squad. DENVER BRONCOS — Signed TE Johnny Lumpkin to the practice squad DETROIT LIONS — Waived DL Isaiah Buggs. Re-signed F Jason Cabinda to the practice squad. GREEN BAY PACKERS — Signed

squad. INDIANAPOLIS COLTS - Pro moted WR Juwann Winfree from the practice squad to the active roster. Signed TE Eric Tomlinson to the prac

CB Anthony Johnson to the practice

tice squad JACKSONVILLE JAGUARS Signed OL Chandler Brewer to the practice squad. Placed DL Henry Mon-deaux on the practice squad injured

KANSAS CITY CHIEFS — Signed DT Matt Dickerson to the practice

LAS VEGAS RAIDERS — Placed T Cole Fotheringham on the practice squad injured reserve. Signed TE E.J Jenkins to the practice squad.

LOS ANGELES RAMS — Placed

CB Shaun Jolly on injured reserve. Signed QB Dresser Winn to the practice squad. Released LS Alex Matheson from the practice squad.

MINNESOTA VIKINGS — Signed LB Abraham Beauplan to the practice

NEW ORLEANS SAINTS —
Released WR Jontre Kirklin from the practice squad. Signed G Colby Gos-

sett to the practice squad.

NEW YORK GIANTS — Placed OT
Tyre Phillips on injured reserve.

NEW YORK JETS — Waived RB Dalvin Cook. Released OL Rodger

Saffold from the practice squad. SEATTLE SEAHAWKS — Signed DT Matthew Gotel, DE Hamilcar Rashed and DB Christian Young to the practice squad. WASHINGTON COMMANDERS

 Signed CBs Jace Whittaker and D'Angelo Mandell and WR Davion Davis HOCKEY

National Hockey League
DALLAS STARS — Recalled G
Matthew Murray from Texas (AHL).
MINNESOTA WLD — Recalled F Sammy Walker from Iowa (AHL). Placed F Vinni Lettieri on injured

PHILADELPHIA FLYERS — Reassigned F Alexis Gendron from Lehigh Valley (AHL) to Drummondville (QMJHL). PITTSBURGH PENGUINS —

Reassigned RW Vinnie Hinostroza and D Ryan Shea to Wilkes-Barre/ Sctanton (AHL). Activated RW Bryan Rust from injured reserve. SEATTLE KRAKEN — Assigned D Jaycob Megna to Coachella Valley (AHL)

ECHL). **ECHL** FORT WAYNE KOMETS Released Fs Vincent De Mey and Dalton Hunter Activated F Shawn

Colts have showdown with Texans seeking playoffs

AP Sports Writer INDIANAPOLIS (AP)

 The Indianapolis Colts weren't supposed to be here, playing a prime-time game in Week 18 with a chance to make the playoffs.

Not with a rookie quarterback who then suffered a season-ending injury that forced Indy (9-7) to rely on a veteran backup for its final 12 games. Not with an inconsistent running game or a first-time head coach. And certainly not with a defense allowing 24.5 points per game.

Yet this gritty bunch is here, one win away from reaching the postseason for the first time since 2020, completing a mission perhaps only they believed possible and, yes, proving the critics wrong. They can't

"One thing I've learned is how scrappy, how tough this team is," 2021 NFL rushing champ Jonathan Taylor said after Sunday's 23-20 win over Las Vegas. "We knew we had tough players, but it's a differ-

ent story when you say you have a tough team."

Taylor is one of many Indy players who have overcome obstacles.

He opened training camp and the regular season on the physicallyunable-to-perform list with an ankle injury, forcing him to miss Indy's first four games. Thumb surgery kept him out of three lateseason contests. Now, he appears to be rounding into

Quarterback Gardner Minshew struggled with

turnovers during a threegame losing streak after replacing the injured Anthony Richardson in Week 5. He rebounded by leading the Colts (9-7) to four straight wins before alternating wins and losses over the past four weeks to forge a three-way tie with Houston and Jacksonville atop

the AFC South. If Minshew extends his career-best single-season victory total to eight Saturday night against the Texans, Indy will be playoff bound. With a win and a

Jaguars loss Sunday at 1ennessee, the Colts would claim their first division crown since 2014.

"In this league, every-body's got a chance," Minshew said. "There's a lot of parity, and then I think even when you're struggling a little bit there at 3-5, I think everybody pulled together instead of growing apart. We were able to get us in this position. So, I think everybody is fired up for the opportunity

Now that they are here, the Colts don't intend to fritter away this opportunity - playing at home, playing for the postseason and playing to prove they are every bit the playoff team they thought they could be.

"We know what's at stake," Steichen said. "It's go out and take care of business. It's win or go

CFP championship game matches Penix's prolific passing against Michigan's defense

By ERIC OLSON **AP College**

Football Writer Michael Penix Jr. hasn't faced a defense like Michigan's, and the Wolverines certainly haven't faced a quarterback like the Heisman Trophy

runner-up from Washington. The matchup will be the most intriguing in the College Football Playoff championship game at NRG Stadium in Houston next Monday. That much was assured after the performances of Penix and Michigan's bestin-the-nation defense in the

CFP semifinals Monday. Penix threw for 430 yards and two touchdowns in the Huskies' dramatic 37-31 win over Texas in the Sugar Bowl. Michigan harassed Alabama quarterback Jalen Milroe most of the afternoon and stopped him short on fourth-andgoal at the Wolverines 3 to finish a 27-20 overtime win in the Rose Bowl.

Michigan-Washington will be the third all-time meeting between 14-0 teams. The Wolverines are listed as early 4 1/2-point favorites, according to Fan-Duel Sportsbook.

Washington will give the disintegrating Pac-12 a chance to go out in a blaze of glory. Ten of the Pac-12 programs are dispersing to three of the four remaining power conferences next season. The Huskies will join Michigan in the Big

Penix, who suffered major knee injuries at Indiana before transferring to Washington last season, became the first quarterback since Texas Tech's Patrick Mahomes in 2015-16 to pass for 4,500 yards in backto-back seasons.

"I said it before the season started: Our goal is to win the national championship," Penix said. "Now we've got the shot to do it. Husky Nation, stand up. We're going to the natty. Let's go!"

The most recent Pac-12 national champion was 2004 Southern California. The Huskies' only championship was split with Miami in 1991. That was the Huskies' last unbeaten team. College Football Hall of Fame member Don James was the coach, Mark Brunell was the quarterback and Steve Emtman was one of the most dominant defensive players of

The Huskies will carry a 21-game winning streak the longest in the nation to Houston. Each of the last 10 have been decided by 10 points or fewer.

The Wolverines will play for their first national championship since they shared the title with Nebraska in 1997, the year team leader Charles Woodson won the Heisman Trophy and Tom Brady was the backup to

Brian Griese. This year's Wolverines are built around a defense allowing FBS lows of 243 yards and 10.2 points per game. Their pass defense gives up just 150 yards per game and has surrendered just seven touchdowns, the fewest in the country. Michigan is the only Big

to reach the CFP championship game. The Wolverines are 8-5 all-time against Washington and most recently won

Ten team besides Ohio State

31-10 in Ann Arbor in 2021. Michigan turned in disappointing semifinal performances against TCU and Georgia the past two years. The Wolverines' breakthrough came after a tumultuous regular season. Coach Jim Harbaugh missed six games because of suspensions, three for recruiting violations and three in connection to a signstealing scandal.

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Guilted into generosity

Dear Annie: My husband and I are in our mid-60s and have been married for to rob them of valu-45 years. We had our children early in our marriage and made many sacrifices to make sure our daughter and son had all the benefits of a well-rounded childhood. Because this took up most of our discretionary income, rarely did my husband and I eat out, and we took very inexpensive vacations, if we went anywhere. During our early marriage, we pursued higher education and worked our way into well-paying jobs.

About 25 years ago, we received the first of what's ended up being numerous inheritances. We have continued to be generous to our children, who are now in their late 30s. We paid for their college and gave them a substantial amount of money for down payments on their first homes. We have four grandchildren and have invested enough money in our state's college savings plan that they will have very little, if any, college debt.

When my father died eight years ago, we gave each of our children a Christmas present that was enough to pay off their mortgages. That may have been a mistake. I feel that every Christmas since has been a disappointment. We're very practical, so we give checks. The checks seem insignificant in comparison to the "big one," and I'm sure our gifts are a huge disappointment. The biggest problem of all is that my husband and I feel guilty spending money on traveling, a hobby we love. I suspect that my daughter, in particular, feels that I'm wasting her money.

How much do parents owe adult children? What about our grandchildren? Their parents aren't saving money, and I don't see much chance that they're going to get the kind of benefits that our children have received. Should we cut back on our spending so we can give them down payments for homes when they get to that stage in their lives? — To Give or

Dear TGONTG: Please, step away from the checkbook. Your adult children don't need another cent. What they do need, sorely, is some sense. To continue

giving them cash is able experience and life lessons.

You've already given your grandchildren immense advantages, as well. If and when the time comes



Dear

Annie

by Annie Lane

those great college educations for which you paid) and set aside the money for a down payment, just like millions of other Americans.

Enjoy your retirement. Take as many trips you want, and don't take any guilttripping from your kids. If you get the itch to be generous with your wallet, donate to folks who need it. Charity Navigator (https://www.charitynavigator.org/) is a great resource.

Dear Annie: Frequently, I read letters in your column from older people complaining that their children, grandchildren and others do not acknowledge gifts or send thank-you notes. I have another take on this. If someone doesn't thank another for a favor done or a gift given, maybe it is because he or she doesn't feel the emotion of gratitude. How sad. It is a wonderful feeling to know that you are important enough to another person for them to give you a gift or a special service. If they don't feel this, they are the ones who are the poorer for it. I have come to realize that the inability to feel gratitude is terribly impoverishing. Maybe gratitude is the modern secular equivalent of the Christian idea of grace. The gift-giver loves me despite my faults, just as Christians believe that God loves and forgives them despite their faults. — Secular Grace

Dear Secular Grace: In response to your lovely letter, a quote: "I would maintain that thanks are the highest form of thought, and that gratitude is happiness doubled by wonder." -G.K. Chesterton

Send your questions for Annie Lane to dearannie@creators.com.

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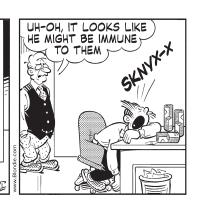
BEETLE BAILEY





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CRANKSHAFT





By Bil Keane



My Answer

By Dr. Billy Graham

Q: My life's work has been as a carpenter. I am also a Sunday school teacher, but many are telling me that I need to go into the ministry. Is that a greater life's work than what God has gifted me to

A: The Bible speaks approvingly of a man by the name of Bezalel. He worked with metals, stone, and wood. He was filled with the Holy Spirit and used his abilities as a craftsman. Scripture records: "And I have filled him with the Spirit of God, in wisdom, in understanding, in knowledge, and in all manner of workmanship, to design artistic works, to work in gold, in silver, in bronze, in cutting

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Christ offers positive help in our daily living

jewels for setting, in carving wood, and to work in all manner of workmanship" (Exo-

dus 31:3-5, NKJV). Jacob and his sons were shepherds, Joseph a prime minister, Daniel a statesman. Both Joseph and Jesus were carpenters, and many disciples were fishermen. Paul, Priscilla, and Aquila were tent-makers. and Luke was a beloved physician.

The Christian ideal certainly doesn't demand that a person renounce all interest in the affairs of this life but, rather, that we seek God's guidance in performing our daily work to the best of our ability; that we keep both our work and our ambitions in subordination to the Lord at all times. Christ offers positive help in our daily living here on

ABC World ABC21

NBC News Family

Earth and inspires us in our gifts and helps us in our

In one of his delightful essays, F.W. Boreham, quoting Isaiah, goes on to recount how the carpenter of Nazareth has encouraged the goldsmiths of the ages. The world's greatest writers have been inspired by Jesus of Nazareth; the greatest artists, musicians. and sculptors have also been illumined by Him. It is in our daily tasks and in the way we face difficulties that the world will see Christ in us.

(This column is based on the words and writings of the late Rev. Billy Gra-

ham.) ©2023 Billy Graham Literary Trust. Distributed by Tribune Content Agen cy, LLC.

NBA (L) (N) | NBA Basketball Chicago Bulls at Ne Madison Square Garden in New York

Let's Make a Deal

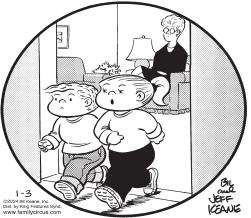
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THE FAMILY CIRCUS



"All Grandma's stories happened before we were born.

The LOCKHORNS



"AND THEN LORETTA SAID, WOULD IT HURT YOU TO TRY THE CHICKEN?"

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 ★ McEnroe ('22) John McEnroe finally tells his side of his storied career.
 (45) ★ The Match (2021, History) Caspatells his side of his storied career.

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CROSSWORD By Eugene Sheffer

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Cash4Life — 12-20-33-53-54, Cash Ball: 03 **Quick Draw Midday** — 03-05-09-14-17-24-26-36-38-

39-41-42-47-48-57-58-66-68-74-77, BE: 17 **Daily Three-Midday** — 01-07-07, SB: 06 **Daily Three-Evening** — 08-03-06, SB: 00 **Daily Four-Midday** — 04-09-02-09, SB: 06

Daily Four-Evening — 02-05-06-05, SB: 00 **Quick Draw Evening** — 09-19-21-22-29-31-36-38-39-45-46-50-55-71-73-74-75-76-77-78, BE: 76

Hoosier Lotto — Estimated jackpot (for Wednesday): \$2.2 million **MEGA MILLIONS**

03-18-27-29-64; Mega Ball: 01; Megaplier: 2X. **POWERBALL**

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Estate of Mary Lynn Lautzen-

heiser, seller. Personal prop-

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4 from 4 p.m. to 6 p.m. and

Jan. 6 from 10 a.m. to noon,

4917 E 100 N., Bluffton, IN. Isaac Stoller, sale manager,

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tion: Three miles northwest of

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What to know about changes to this year's FAFSA application

By ADRIANA MORGA Associated Press

NEW YORK (AP) — A new version of the federal student aid application known as the FAFSA is available for the 2024-2025 school year, but only on a limited basis as the U.S. Department of Education works on a redesign meant to make it easier to apply.

That means the Free Application for Federal Student Aid students can usually fill out starting in October isn't yet available to everyone.

A soft launch period opened last week and the Department of Education said it will continue to make the new form available for short periods of time. Students who want to submit their applications now will need to monitor the studentaid.gov website since it's available at different times during the day.

Since the soft launch was announced, there has been limited availability and some students and their families have experienced glitches.

"Even by soft launch standards, this weekend's rollout was challenging and students, families, and financial aid administrators who have been waiting for this release for months are understandably frustrated," said Justin Draeger, president of the National Association of Student Financial Aid Administrators.

A spokesperson for the Department of Education said the department hopes to keep the application open for longer stretches as it resolves issues with the new form.

The relaunch brings major changes such as fewer questions, the ability to list more colleges and availability in more languages. However, the update means students will get their financial aid offers later than usual.

Here's what you need to know: **HOW DOES FAFSA WORK?**

The FAFSA is a free government application that uses financial information from you and your family to determine whether you can get financial aid from the federal government to pay for college.

The FAFSA will send your financial information to the schools you say you are interested in attending. It previously only allowed you to send your information to 10 schools, but the new application will allow you to send your application to up to 20. Each school that admits you will send you a financial aid package. The amount of financial aid you get depends on each institution.

The application is also used to determine eligibility for other federal student aid programs, like work-study and loans, as well as state and school aid. Sometimes, private, merit-based scholarships also require FAFSA information to

determine if you qualify.

WHEN WILL THE 2024-2025 FAFSA BE AVAILABLE?

The Education Department announced a soft launch period in late December.

"During the soft launch, the FAFSA form will be available to students and families periodically while we monitor site performance and form functionality," according to the department website.

The department hasn't said when the soft launch period will end and the application will be fully released.

WHO SHOULD FILL OUT THE FAFSA?

Anyone planning to attend college next year. Both first-time college students and returning students can apply for the FAFSA. Many decide not to apply thinking their family's income is too high to be considered, but all students are advised to fill out the application.

Students and parents can use the federal student aid estimator to get an early approximation of their financial package.

WHAT ARE THE KEY CHANGES FOR THE NEW FAFSA?

In general, the relaunch of the application is meant to make the process smoother for students and their families. The Education Department also said the relaunch will increase eligibility for financial aid for low- and middle-

income students

"Most students and families will be able to complete the process in less time and we'll see more students qualify for need-based aid," Draeger said.

Here are the key changes:

• FSA IDs Starting this year, everyone

who needs to provide information for the FAFSA must create an FSA ID.

In previous years, only the student and one parent needed to have an FSA ID. For the 2024-2025 form, anyone who needs to provide information, such as the student's spouse, biological or adoptive parent, or the parent's spouse, must have an individual FSA ID.

To create an FSA ID, contributors need their Social Security number and email address.

Student Aid Index

The new FAFSA will replace the Expected Family Contribution with a different formula called the Student Aid Index that will help determine the amount that each student can receive in financial

Both formulas consider the income and assets of the student and their parents and include both taxed and untaxed income. But unlike the old formula, the new one won't benefit families with multiple students in college. The new formula will allow students

from families that are not required to file federal income taxes to automatically be considered for a high financial aid amount.

• IRS Data Retrieval Tool

The updated FAFSA will include fewer questions, which will make the application quicker to fill out. However, all contributors must give their consent for their IRS information to be directly imported into the FAFSA.

In previous years, it was optional to use the IRS Data Retrieval Tool. Now, if a contributor doesn't consent to having their information imported, the student will not be eligible for financial aid.

More languages available

The FAFSA will be available in the 11 most common languages. Previously it was only available in English and Spanish.

• More eligibility for Federal Pell Grants

In the 2024-2025 award year, more students will be eligible to receive a federal Pell Grant. According to the Education Department, an estimated 610,000 new students will be eligible for a grant. It will also allow 1.5 million more students to receive the maximum Pell Grant award, which will bring the number of students who are eligible for the maximum award to over 5.2 million. The maximum federal Pell Grant award available last year was \$7.395.

Apparent Israeli strike kills senior Hamas political figure in Beirut

By BASSEM MROUE, TIA GOLDENBERG and WAFAA SHURAFA Associated Press

BEIRUT (AP) — An apparent Israeli strike in the Lebanese capital of Beirut killed Hamas' No. 2 political leader Tuesday, marking a potentially significant escalation of Israel's war against the militant group and heightening the risk of a wider Middle East conflict.

Saleh Arouri, who was the most senior Hamas figure killed since the war with Israel began, was also a founder of the group's military wing. His death could provoke major retaliation by Lebanon's powerful Hezbollah militia.

The strike hit an apartment in a building in a Shiite district of Beirut that is a Hezbollah stronghold, and Hezbollah leader Sayyed Hassan Nasrallah has vowed to strike back against any Israeli targeting

of Palestinian officials in Lebanon.

Hezbollah and the Israeli military have been exchanging fire almost daily over the Israeli-Lebanese border since Israel's military campaign in Gaza began nearly three months ago. But so far the Lebanese group has appeared reluctant to dramatically escalate the fighting. A significant response now could send the conflict spiraling into all-out war on Israel's northern border.

Lebanon's state-run National News Agency said the strike was carried out by an Israeli drone, and Israeli officials declined to comment. Speaking to reporters, Israeli military spokesman Rear Adm. Daniel Hagari did not directly mention Arouri's death but said, "We are focused and remain focused on fighting against Hamas."

"We are on high readiness for any scenario," he added.

The killing comes ahead of a visit to the region by U.S. Secretary of State Antony Blinken, even as the United States has tried to prevent a spread of the conflict, repeatedly warning Hezbollah — and its regional supporter, Iran — not to escalate the violence.

Israeli Prime Minister Benjamin Netanyahu has vowed to press ahead with the assault in Gaza until Hamas is crushed and the more than 100 hostages still held by the militant group in Gaza are freed, which he has said could take several more months. At the same time, Israeli officials have increasingly warned in recent days of steppedup action against Hezbollah unless its cross-border fire stops.

BEIRUT STRIKE

Netanyahu and other Israeli officials have repeatedly threatened to kill Hamas leaders wherever they are. The group's Oct. 7 attack from Gaza into southern Israel killed around 1,200 people, and some 240 others were taken hostage.

Israel claims to have killed a number of mid-level Hamas leaders in Gaza, but this would be the first time it has reached into another country to target the group's top leaders, many of whom live in exile around the region.

Arouri was the deputy of Hamas' supreme political leader, Ismail Haniyeh, and headed the group's presence in the West Bank. He was also a key liaison with Hezbollah.

Tuesday's blast shook a residential building in the Beirut suburb of Musharafieh, killing four people,

according to the Lebanese news agency. Hamas confirmed that Arouri was killed along with six other members of the group, including two military commanders.

Hamas' leader, Haniyeh Ismail, said the movement was "more powerful and determined" following the attack. "They left behind them strong men who will carry the banner after them," he said of those killed.

Hezbollah called the strike "a serious attack on Lebanon, its people, its security, sovereignty and resistance."

"We affirm that this crime will never pass without response and punishment," it said.

Since the Gaza conflict began, Lebanese have feared their country could be pulled into a full-fledged war. Hezbollah and Israel fought a monthlong war in 2006, when Israeli bombardment wreaked heavy destruction in southern Leb-

GAZA COMBAT CONTINUES

Israel's air, ground and sea assault in Gaza has killed more than 21,900 people in Gaza, two-thirds of them women and children, according to the Health Ministry in the Hamas-ruled territory. The count does not differentiate between civilians and combatants.

The campaign has driven some 85 percent of Gaza's population from their homes, forcing hundreds of thousands of people into overcrowded shelters or teeming tent camps in Israeli-designated safe areas that the military has nevertheless bombed. Israel's siege of the territory has left a quarter of Gaza residents facing starvation, according to the United Nations.

South Africa's genocide case against Israel sets up high-stakes legal battle at the UN's top court

THE HAGUE, Netherlands (AP) — South Africa has launched a case at the United Nations' top court alleging that Israel's military campaign in Gaza amounts to genocide.

The filing and Israel's decision to defend itself at the International Court of Justice set up a high-stakes showdown before a panel of judges in the Great Hall of Justice.

The case will likely drag on for years. At its heart is the 1948 Convention on the Prevention and Punishment of the Crime of Genocide, drawn up in the aftermath of World War II and the Holocaust.

The convention defines genocide as acts such as killings "committed with intent to destroy, in whole or in part, a national, ethnical, racial or religious group."

South Africa's 84-page filing says Israel's actions "are genocidal in character because they are intended to bring about the destruction of a substantial part" of the Palestinians in Gaza.

It asks the ICJ, also known as the world court, for a series of legally binding rulings. It wants the court to declare that Israel "has breached and continues to breach its obligations under the Genocide Convention," and to order Israel to cease hostilities in Gaza that could amount to breaches of the convention, to offer reparations, and to provide for reconstruction of what it's destroyed in Gaza.

The filing argues that genocidal acts include killing Palestinians, causing serious mental and bodily harm, and deliberately inflicting conditions meant to "bring about their physical destruction as a group." And it says statements by Israeli officials express genocidal intent.

South Africa argues that the court has jurisdiction because both countries are signatories of the genocide convention. The convention's ninth article says disputes between nations over the convention can be submitted to the International Court of Justice.

Many South Africans, including President Cyril Ramaphosa, have compared Israel's policies regarding Palestinians in Gaza and the West Bank with South Africa's past apartheid regime of racial segregation. Israel rejects such allegations.

Israel's government swiftly rejected the genocide claim. A Foreign Ministry statement said South Africa's case lacks a legal foundation and constitutes a "despicable and contemptuous exploitation" of the court.

Gypsy Rose Blanchard reflects on prison term for conspiring to kill her abusive mother

By HEATHER HOLLINGSWORTH Associated Press

Gypsy Rose Blanchard said she has found a way to forgive her mother — and herself. But it has been a long journey from years of abuse and the darkest parts of her life splashed across tabloids to living in prison.

Blanchard, now 32, was paroled last week from a Missouri women's prison. Her release came 8 1/2 years after she persuaded her boyfriend at the time to kill her abusive mother, Clauddine "Dee Dee" Blanchard — in a desperate bid to be free of her.

For years, her mother forced her to pretend that she was suffering from leukemia, muscular dys-

trophy and other serious illnesses.

"At first I was really angry with her, very confused. And I'm still confused," Blanchard told The Associated Press in a phone interview Tuesday. "But I understand that she had a lot of mental issues.

And so I think that's brought me to a place of forgiveness by just trying to understand where she was coming from. I don't believe that she was evil.

"I know, that she was very sick," she continued. This journey, Blanchard explained, also involved forgiving herself.

Dee Dee Blanchard had essentially kept her daughter prisoner and duped doctors into doing unnecessary procedures by telling them that her daughter's medical records had been lost in Hurricane Katrina. Gypsy Rose Blanchard's attorney said the mother had Munchausen syndrome by proxy, a psychological disorder in which parents or caregivers seek sympathy through the exaggerated or made-up illnesses of their children.

The mother-daughter duo received charitable donations, and even a home near Springfield from

Habitat for Humanity.

Forced to use a wheelchair and

feeding tube, Gypsy felt trapped. She said her mother, who lied about Gypsy's age to make her seem younger, prevented her from having much of a relationship with her father — or with anyone else.

"I wish I could go back and tell my younger self, 'Call your dad. Reach out for help with people because they will actually believe you," she said. "The main reason why I didn't is because I really felt like nobody would believe me whenever I said that things just wasn't right at home."

wasn't right at home."

When she turned 23, she supplied a knife to her boyfriend, and hid in a bathroom while he repeatedly stabbed her mother, according to the probable cause statement. Then Gypsy and Nicholas Godejohn, who she met on a Christian dating website, made their way by bus to Godejohn's home in Wisconsin, where they were arrested.

Godejohn is serving a life sentence in Missouri while prosecutors cut Blanchard a deal because of the abuse she had endured.

Incarceration was "nothing but self-discovery," she said. She made friends, earned her GED and overcame early shortcomings in her education that left her unable to do basic math. While behind bars, she even met and married someone who forged a relationship with Gypsy by writing to her on a whim.

She describes her husband Ryan Scott Anderson, a 37-year-old special education teacher from Lake Charles, Louisiana, as a "teddy bear." In the pre-dawn hours last Thursday, Anderson picked her up at the prison. They had planned to go to the Kansas City Chiefs game on Sunday; she dreamed she might even bump into superstar Taylor Swift as she cheered on her boyfriend, tight end Travis Kelce. Swift's music had been an inspiration to Blanchard.

But going to the game was deemed too much, too soon. Instead she headed to Louisiana and started to settle into post-pris-

on life. Her father also lives in the state, and she said she is finally "getting to know him as an adult."

"This is what I've been wanting for so long," she said. "But it's an adjustment. But it's a wonderful adjustment." She added that given her childhood, it also is her "first taste of actual, real, full fledged freedom."

This week, she is delighting in the little things. She used a Keurig coffee maker for the first time Tuesday. She played video games with her father using a virtual reality headset. She described both experiences as "amazing."

She isn't sure yet what will come next and said she wants to give herself a little bit of time before she decides. Eventually, she wants to have children with her husband. But when is a question mark, as is possibilities for employment. The only jobs she has ever had were all in prison, where she took photos and helped out with janitorial tasks.

